

Pocket Money and Savings Policy for Children and Young People in Care

Integrated Children's Services

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Section 1 Pocket money

Children and young people in our care, including unaccompanied asylum-seeking children, have asked Kent County Council to have set amounts agreed for their pocket money and savings. Whether they are being looked after by a relative or friend, in-house or independent foster carers, living in semi-independent accommodation or a residential home, pocket money is often an issue that needs clear clarification.

This policy sets out Kent County Council's minimum expectation regarding pocket money and savings. This document should be used to clarify discussions with any provider regarding the payments that should be made for all the children and young people in our care.

It is not expected that pocket money is paid to children under the age of 5-years old as they can have occasional treats instead of pocket money. For all children and young people over the age of 5-years old, the table below sets out the minimum expectation that Kent County Council has for carers and providers in providing pocket money for our children and young people in their care.

Age	Recommended weekly fostering maintenance ¹	KCC In House fostering weekly maintenance 2019/2020	Weekly minimum for pocket money
5–10-years	£160.00	£175.54	£5
11–15-years	£182.00	£199.23	£10
16–18-years	£214.00	£234.77	£15

Kent County Council's in-house foster carers' maintenance payments are paid at a higher rate than the DfE guidelines as are inclusive of money for pocket money, savings and one-off events such as birthdays, Christmas and holidays.

¹ As per DfE guidelines.

Pocket money should be paid from the 1st week that a child comes into care and should be paid in line with the pocket money policy and recorded at the placement planning meeting, which is held within 5-days of placement. A signed copy of the placement arrangements meeting should be shared with foster carers and providers, so all are clear of the expectation for the payments of pocket money and savings.

For young people placed with an independent fostering agency provider or in a residential setting, it is imperative that the social worker discusses Kent County Council's expectation regarding pocket money and savings with the provider when they have received the placement offers from our Total Placement Service.

The Total Placement Service will support these negotiations with the provider if there is an issue, and where needed the social worker will need to raise this as a possible additional cost signed off by their area Assistant Director. Confirmation of the arrangements should be included in writing within the placement planning meeting and social workers must ensure that any savings accrued by the child or young person whilst in a placement are appropriately receipted and transferred on their behalf.

It is expected that carers give pocket money direct to the children and young people in their care and support them in their use of pocket money. This can either be in one amount or spread over the week as agreed between the child or young person, carer and social worker. However, it is important that the amount per week meets the minimum expectation set out above to encourage their learning on budgeting their pocket money and savings.

It is acknowledged that in exceptional circumstances it may not be appropriate to give children and young people money directly due to safeguarding concerns about how this will be used, for example; drugs, financial exploitation by peers or other adults. If there is a concern about this then it is imperative that the foster carer or provider discusses this with the child or young person's social worker and a suitable alternative arrangement agreed and recorded at their placement arrangement meeting and child in care reviews as part of their care plan.

It is expected that each child and young person should have a bank account and a separate regular savings account set up in their name and carers should help the child and young person to make small savings each week or month from their pocket money. Both accounts should be set up by the time the child or young person has been in care for 13-weeks so that savings can start in the 14th week.²

Kent County Council expects that carers should still provide toiletries, clothing and an agreed minimum mobile phone top up for older children and young people in their care. This should be agreed as part of the day to day arrangements for the child or young person, for example; £10.00 a month for mobile phone top up.

This should come from the carer's maintenance allowance. If a child or young person wishes to spend more on a phone, extra toiletries, make up or clothing, etc. then this can be purchased from their own pocket money or savings.

Kent County Council encourages foster carers to act as responsible parents to the children and young people they care for and in doing so accept that the use of extra pocket money

² Refer to savings.

as a reward for good behaviour or a reduction therefore for negative behaviour is something that can be considered. Carers should always discuss this with the child or young person first and be clear as to why there is an increase or reduction. Carers should also always inform the child's social worker of their intention to do this so that this can be agreed as appropriate, monitored and where needed mediated to avoid any potential complaints or allegations of money being withheld without justification.

For children who are on respite, the expectation is that their main foster carer will continue to pay them their pocket money unless the respite care lasts longer than 1 week (7 days), at which point it is expected that the respite carer will provide the child or young person with their pocket money.

Section 2

Young people living in other circumstances³

For some young people, mainly older adolescents, they may spend some time away from their placement as a result of being either in custody or in hospital due to physical or mental health needs.

For those young people who are remanded to a secure estate or who receive a custodial sentence, workers are advised to read the joint children's social work services and youth offenders service protocol⁴ which deals with the legal status of these young people and clarifies Kent County Council's position regarding payments to them.

It is not Kent County Council's policy to automatically pay full pocket money and savings to young people in custody. Social workers should fully assess the individual circumstance of the young person being in custody and agreement sought with their team manager and the secure estate as to what is a suitable amount.

It is recommended by secure estates that a minimum of £10.00 a week will give young people enough money for essential toiletries, telephone calls and to enable young people to learn to budget and plan when considering purchasing other additional items, such as; snacks and drinks for the week.

Where the young person in custody is receiving a regular payment from their parent(s) that exceeds the £10.00 a week then Kent County Council will not contribute. Kent County Council will contribute where the young person is not receiving the minimum recommended amount. If during their time in custody the young person disengages in support and displays disruptive behaviours, the social worker should discuss with the secure estate whether the reduction of the weekly allowance would be a positive or negative response in challenging the young person's behaviour or would in fact make them more vulnerable.

For those young people who are in hospital for a period due to either physical or mental health needs, pocket money should still be paid in line with the agreement of the health

³ For example; custody or hospital.

⁴http://kentchildcare.proceduresonline.com/pdfs/joint_protocol.pdf?zoom_highlight=joint+protocol#search='joint protocol'

provider, some mental health units may have clear policies in regards the amount of pocket money being paid to a patient whilst in their care.

If during this time pocket money is not needed or is reduced due to the requirements of the health provider, then the outstanding amounts should be paid into the young person's regular saving account so that it can be used by the young person later.

Section 3 Savings

Savings for children and young people in care can become complex. This guidance aims to set out the types of savings accounts available for children and young people in care and the expectation that Kent County Council has for carers and providers in supporting children and young people to save towards day to day requirements and for their long-term future.

Long-term savings

There are two types of saving schemes set up by the central government for children and young people who are in care until they are 18. These are the children trust fund and Junior ISA schemes.⁵

Both schemes are to help children and young people with the expenses of becoming independent, such as; setting up their own home, moving to supported lodgings, or staying put and remaining with their foster carers.

If a child was born between 01/09/2002 and 03/01/2011 then they will have a Child Trust Fund. For all other children born after those dates they will have a Junior ISA account.

The share foundation⁶ are the government agency that facilitates both these schemes for children and young people in care. Kent County Council's management information unit work with the share foundation to ensure these accounts are established. This happens when a child or young person has been in care for a minimum of 12-months.

These accounts have a minimum amount of £200.00 paid into them from the central government and are set up to enable children and young people in care to have long-term savings. These savings accounts can be paid into by the child or young person, carer, provider, Corporate Parent and family members, throughout their time in care and are not accessible by the child or young person until they reach the age of 18-years old.

For those children and young people whom have a child's trust fund, the share foundation will attempt to locate where and whom holds that account after the request has been made by our management information unit, this will usually be the child or young person's parent(s).

⁵ Appendix A

⁶ <https://sharefound.org>

However, in cases where parent(s) cannot be located, or it is having been deemed by Kent County Council that there is no responsible parent who can manage the account, for example; through proceedings where a Care Order or Placement Order has been granted, then Kent County Council will ask the share foundation to take over the management of this account.

For those children and young people whom have a Child Trust Fund and are accommodated under Section 20, then Kent County Council's social worker must ensure that contact is made with the parents with information and consent obtained for payments to be made into that account.

For children who are adopted the adoptive parents should be provided with advice on how to contact the Share foundation to take over management of the Junior ISA.

Expectations for foster carers and providers

It is expected that all carers, including; mainstream in-house, independent fostering agencies, connected person relative or friends' and key workers in residential care settings, set up a regular savings account alongside an individual bank account for children and young people in their care. This is a separate savings account to the Child Trust Fund and Junior ISA mentioned above. This should be done by the 14th week of a child or young person being in the care of Kent County Council, as carers are expected to save from this week.

For some children and young people in Kent County Council's care there may be difficulties in setting up savings account, for example; unaccompanied asylum-seeking children, where their immigration status is still unresolved. In these cases, carers will need to discuss and agree how and where they will save the young person's money, this should be recorded in the Child in Care review.

When an Unaccompanied Asylum-Seeking Child has been living in the country for 12 months then KCC can apply to the Share Foundation for them to set up an account as they would with any UK citizen child. However, when the young person reaches 18 and they wish to access the funds they will have to provide sufficient evidence of their identity to the JISA provider in order to access their funds. (immigration status card or other legal documentation).

NB: If the child or young person already has an established Junior ISA account set up historically by a carer and subsequently a Junior ISA through the share foundation then the carer will need to cancel the Junior ISA set up by the foster carer and transfer any funds into the share foundation Junior ISA account and then set up a regular savings account, as children and young people are only able to have one ISA.

Savings procedures

It is expected that all carers/providers save a minimum of **£10.00 a week** for any child in care from the maintenance payment starting at week 14 of a child or young person coming into care.

When the child or young person has been in care for a year, it is expected that this amount (a minimum of £10.00 a week) for any child or young person in care, is paid into either a Child Trust Fund or a Junior ISA.

For children who are on respite, the expectation is that their main foster carer will continue to pay them their savings money unless the respite care lasts longer than 1 week (7 days), at which point it is expected that the respite carer will provide the child or young person with their savings and pass this to the main carer to save on behalf of the child.

Initial arrangements

Due to complicating factors at the start of a child or young person's time in care, such as emergency arrangements, possible changes in placement and initial costs and settling children into their placements, there is no expectation of the carer to pay any savings to the child or young person, only pocket money for the first 13-weeks that they are in care of Kent County Council.

However, a bank account and separate regular savings accounts for the child or young person to be able to use must be opened for all children and young people after they have been in care for 13-weeks and ideally by the time of the second Child in Care review, unless there is a clear plan for the child or young person to return home imminently.

Foster carers and providers should talk to their fostering social worker or the child or young person's social worker if they are having difficulties in setting this up so that an agreement can be sought in resolving any issues.

Week 14 following entry into care

It is Kent County Council's expectation that the weekly savings of £10.00 a week start on week 14 of a child or young person coming into care. If for any reason the child or young person's bank account and regular savings account has not been set up by then it is expected that the carers will back date the £10.00 a week savings from week 14 to whenever the savings account is established.

This will be monitored by the child or young person's social worker, fostering social worker and the Independent Reviewing Officer will have oversight of this through the Child in Care review process.

1-year following entry into care

At 12-months, Kent County Council's management information unit will contact the Share Foundation to request that either a Junior ISA account is set up, or the details of the Child Trust Fund are located, this process will take between 4-8-weeks.

It is expected that the child or young person will have £390.00 worth of savings if they remain in care for 12-months⁷ and agreement needs to be reached with what happens with this, along with the additional weekly savings that accrue between the 12-months and the setting up of the Junior ISA or Child Trust Fund.

⁷ 52-weeks-13-weeks = 39-weeks x £10.00.

- Does it remain in the child's regular saving account?
- Does part or all of it transfer to the child's Junior ISA or Child Trust Fund?

This decision should solely be based on the child's age, their wishes and feelings regarding their savings and any safeguarding issues relating to them having a significant amount of money in their own regular savings account.

These discussions should be held between the child's social worker, foster carer and fostering social worker and decisions are reached before the 4th Child in Care review which is held at 16-months of a child or young person coming into care.

These decisions should be clearly recorded by the child or young person's social worker on Liberi and evidenced in the pre-meeting report for that review so that the independent review officer can have oversight of these decisions being made.

After 12-months in care it is expected that the foster carer will arrange for the weekly savings to be paid direct into the Junior ISA or Child Trust Fund once established.

This can be done by standing order, and management information unit can request an annual statement from the Share Foundation to evidence that regular savings are being provided for the child or young person.

Details of the unique Child Trust Fund reference number will be sent by the Share Foundation to Kent County Council's management information unit and this number can be obtained through the annual savings record which can be found within the forms tab in Liberi. This reference number will need to be used when setting up a standing order payment.⁸

Workers can also start an annual savings record in order to record any other financial information. If a child or young person moves placement during this time, then the original carer is expected to cancel their standing order and the new carer to pay directly into the Junior ISA or Child's Trust Fund.

If there is a delay in the new carer obtaining access to this, they are to back date the £10.00 a week to the day that the child or young person arrived with them.

The child or young person's social worker must record an initial financial statement for each child or young person in care and update this information using a finances case note on Liberi, this should also include updating the annual savings record.

Whilst remaining in care and having established the Junior ISA or Child Trust Fund savings account, there is an expectation that carers also support children and young people to save from their pocket money or from any part time work they may have.

The individual savings account originally set up is the account that should be used to encourage these savings as children and young people can then use this to save for any specific items, such as holiday spending money, clothes, etc.

⁸ Details of this process and a copy of the standing order form can be found in Appendix B and Appendix C.

● Child Trust Fund

Has a Child Trust Fund been setup?

Yes No

Date set up

 

Name of Account

Account Number

Sort Code

Previous Balance

Date of Previous Balance

 

Current Balance

Date of Current Balance

 

Further Details

● Junior ISA

Has a Junior ISA been setup?

Yes No

Date set up

 

Name of Account

Account Number

Sort Code

Previous Balance

Date of Previous Balance

 

Current Balance

Date of Current Balance

 

Further details

● Savings Account

Has a Savings Account been set up

Yes No

Section 4

16-18-year olds

It is expected that pocket money and savings continue as outlined in this protocol, up until a young person reaches the age of 16. At 16 the pocket money amounts of £15.00 a week should continue as normal, but discussion should then happen between the young person, social worker and foster carer as part of their pathway plan about how they will manage the £10.00 a week savings.

This discussion should be an integral part of supporting the young person's learning regarding money and savings.

For some young people it will be considered best for them to continue receiving their £15.00 a week pocket money and for the £10.00 a week to continue to be paid into their Junior ISA or Child Trust Fund which they cannot access until they are 18-years old.

However, for other young people it will be more beneficial to support them in learning about savings through agreeing for them to have the £10.00 a week savings paid into their regular savings account to encourage them to save for personal items. e.g. driving lessons, etc. For some young people where there are difficulties in setting up a savings account the young person, carer and social worker should agree on how this will be managed.

These discussions and decisions should then be reflected in the pathway plan and oversight given by the Independent Reviewing Officer at the Child in Care review.

For young people aged 16-18-years old who move out of foster care and/or are placed within supported lodgings or shared community living then they will only receive pocket money and savings if Kent County Council are paying a maintenance fee to the provider, in which case the expectation is that the provider uses their maintenance payment to pay for pocket money and savings as if the young person were in foster care.

For many 16-18-year olds in these provisions, Kent County Council will not be paying a maintenance fee but will be paying £57.90 a week Essential Living Allowance (ELA) equivalent. For those young people who are receiving this payment there is no expectation that they will receive additional pocket money and saving contributions.

Exceptions to saving in the Junior ISA and Child Trust Fund

It is recognised that for some children and young people in care whom have a life limiting disability or illness means that putting savings into a long-term savings account which they cannot access till they are 18-years old may not be the most beneficial way to save for them.

In these circumstances it is expected that their savings continue to be paid by their foster carer into the child or young person's regular individual savings account through which

they can have regular access to as and when they identify a need to access. These arrangements should be agreed at the child or young person's Child in Care review.

If a child or young person has a diagnosis where they have been assessed by medical experts as having less than 6-months left to live, the Junior ISA account can be accessed to provide funds to improve the child or young person's care in their last months. In such circumstances and after authorisation by Kent County Council, an appropriate person should contact the Share Foundation to discuss the process for claiming the funds. In all cases The Share Foundation will require a copy of the medical opinion.⁹

Procedures for a child if they die before their 18th birthday

If a child or young person dies before they reach 18-years old and they have savings within their bank account, savings account and or their Junior ISA or Child Trust Fund then the money in the Junior ISA becomes part of their estate and will become the property of whoever is entitled to that estate, this will usually be the next of kin.

After authorisation by Kent County Council, the next of kin are asked to contact us to start the procedure for claiming the accounts. They will be asked to provide proof of identity and entitlement to the funds as well as a copy of the death certificate.¹⁰

Criminal Injuries Compensation Authority

The Criminal Injuries Compensation Authority may pay compensation to the victims of crimes of violence, including children and young people.

Compensation may be paid whether the child or young person is in care or living with their family. Applications are normally made by the victim, but in the case of a child or young person, may be made on their behalf by their social worker.

If the payment is offered and accepted, the Criminal Injuries Compensation Authority will then normally put the money in an interest-earning deposit account in the child or young person's name, the payment to be paid to the child or young person together with all interest earned when they reach 18-years old. The Criminal Injuries Compensation Authority may consider requests to make payment into a Child Trust Fund or Junior ISA or another type of account where the full value of the payment is protected until the child or young person is 18-years old.

The Criminal Injuries Compensation Authority may allow advances before the child or young person is 18-years old if these are needed for the child or young person's sole benefit, education or welfare. It is expected however, that any request will be purposeful, supportive of the child or young person's aspirations and development and not simply a means of providing income support. If the Criminal Injuries Compensation Authority receive evidence that it would not be in the child or young person's best interests to be given the payment as a lump sum at 18-years old, they may consider the use of an annuity

⁹ Appendix D.

¹⁰ Appendix E.

or a trust at that time. Some money may have been inherited and put in a trust fund for the child or young person.

The Criminal Injuries Compensation Authority are right to ask if it is in the child's best interests to be given a large lump sum payment from any account at 18-years old. Young people may want to spend it all at once and regret that afterwards. Whilst it is their money, to do with as they like, it is very good practice to offer children and young people advice to encourage them to seek financial advice before their 18th birthday. This advice should start soon after their 17th birthday if not before. However, they may decide for the use of an annuity or a trust.

Children and young people should be made aware of any money that is being saved for them. This money cannot usually be accessed until they are 18-years old, and when a young person approaches their 18th birthday, they or their foster carers should ask their child's social worker or a supervising social worker about getting the money out of any account opened in their name.

Birthdays and Christmas money

Amounts for birthdays, Christmas, gifts, and money as presents for children and young people up to their 16th birthday are included in maintenance payments, but not specifically specified.

Our Care Leavers policy sets out a minimum expectation for birthday gifts, gift vouchers or a cash payment that should be made to Care Leavers aged 16-18-years old.

For those young people in foster placement, where Kent County Council is paying a maintenance fee, the expectation is that the provider pays the minimum amount to the care leaver from their maintenance fee. This can be in the form of gifts, vouchers, or money as agreed between young person, provider and Kent County Council.

For those young people aged 16-18-years old that are in a Supported Lodgings or semi-independent living accommodation and receive a maintenance payment direct from Kent County Council, then Kent County Council will pay the relevant birthday allowance. In what form this will be paid will be agreed between the child or young person and social worker and will depend on the child or young person's wishes along with the social worker assessing if there is any safeguarding issue regarding the young person having this amount of money.

Birthday Allowances	
Age	Amount
17th birthday	£30.00
18th birthday	£60.00

Section 5

Leaving Care and Care Leavers entitlements

When a child or young person reaches the age of 18-years old they are no longer legally a child in care and therefore there is no expectation for the foster carer to pay pocket money, savings or birthday payments post-18-years old and they should ensure that any standing orders and other forms of payments are stopped on the young person's 18th birthday.

It is important to remember that if a child or young person is remaining with a carer post-18-years old under a staying put arrangement then the carer should ensure that the appropriate financial arrangements are in place and agreed before the young person's 18th birthday.¹¹ Social Workers and Personal Advisors should ensure they follow the guidance within the Staying Put Policy and Kent's Local Offer.

When a young person leaves care, they get all sorts of help about where and how to live more independently, whether they decide to continue their education, start some form of job training, or get a job. When they have made their plans for leaving care and know what they want to do, it is the job of their social worker or personal adviser to find out and help them understand what financial help they can get. Such as; personal allowances, benefits, travel and housing costs whilst they are studying, educational grants for books, setting-up home grants and emergency payments in times of crisis.

Young people should talk to and be encouraged to talk to their social worker or personal adviser about getting the money that has been saved for them.

If the child or young person is in full-time education or training

If the young person is in full-time further education, such as; sixth form, college or training, they may be entitled to; living allowances to pay for food if they do not qualify for benefits, housing payments if they do not qualify for housing benefit, grants for support in education or training and travel payments.

To get these payments, the young person must show Kent County Council that they are in education and provide Kent County Council with evidence of their learning agreement and that they are attending the course. Kent County Council will regularly check the young person's attendance.

University

If the young person is in full-time higher education, Kent County Council can only give financial help if they are doing a two, three- or four-year diploma or degree courses, if the

¹¹ Details on staying put can be found at:

Staying Put

https://kentchildcare.proceduresonline.com/search/search.html?zoom_sort=0&zoom_query=staying+put+poli+cy&zoom_per_page=10&zoom_and=0

Local Offer

<https://d1qmdf3vop2l07.cloudfront.net/hopeful-geyser.cloudvent.net/compressed/df60c5105867f0b0ed63daf6247d491c.pdf>

young person is doing so, they may be eligible for; payments for rent for the duration of their degree, £1,000.00 bursary per year towards fees and the young person will be able to apply for a student loan to cover the rest of their course fees and living expenses. If the young person is not in full-time education or training, they can be eligible for; allowances to buy clothes for job interviews and emergency payments whilst they are applying for benefits.

Part-time education

If the young person would like to do a course which takes up less than 16-hours a week, Kent County Council will expect them to be either in work or claiming jobseeker's allowance so that they can pay for the course. Kent County Council may give them financial support for a part-time course if they can't study full-time because of their physical or mental health.

Claiming benefits when the young person leaves care

When they reach 18-years old they may have to claim benefits to pay for day-to-day living costs. The benefits they can claim will depend on their age whether they are in full-time education, on their own or part of a couple, has a disability and your immigration status.

Housing benefit

If they are over 18-years old and not working or are working but on a low income, they may be able to get Housing Benefit to help you pay your rent.

Help with paying council tax

If they are a student, disabled or on a low income they can cut the amount of council tax that they must pay, or they may not have to pay any at all.¹²

¹²**NOTE:**<https://www.pfeg.org/resources/details/financial-capability-and-looked-after-children-guidance-carers-and-residential> takes you to a useful guide called "*Financial Capability and Looked After Children: Guidance for carers and residential care workers*" produced by the DfE and others.

Appendix A – Fact Sheet – Child Trust Fund

Contact Information

Management Information are the registered contact for Kent with regard to Child Trust Fund and Junior ISA accounts for our **looked after** children.

If you have a query regarding either, be it whether a child has an account, the valuation of that account or the account details, please contact us via a Data Quality and Training Support Request which can be found under the Contact Us section of our SCS Performance Management page on K-Net.

Child Trust Fund

Eligibility

A child is eligible for a Child Trust Fund if they were born between 01/09/2002 and 03/01/2011.

Process

MIU report on a monthly basis to the Share Foundation any looked after child who meets the eligibility for a Child Trust Fund who has been looked after for a continuous period of 12 months or more.

The Share Foundation will then take over management of the Child Trust Fund account in the absence of an appropriate person with parental responsibility.

For those children who then leave care, the Share Foundation will send a letter to the parent/carer detailing what they need to do to take over management of the Child Trust Fund account. MIU will forward this on to the child's allocated case worker to send on as appropriate.

More information regarding Child Trust Fund accounts can be found on the following website:

<https://www.gov.uk/child-trust-funds/accounts-for-looked-after-children>

Appendix B - Fact Sheet Junior ISA

Eligibility

Any child who has been looked after for any continuous period of 12 months or more, starting on or after 3 January 2011 and who is not eligible for a Child Trust Fund Account (see above) is eligible for a Junior ISA account with a government contribution of £200.

Process

MIU report on a monthly basis to the Share Foundation all children who meet the eligibility criteria for a Junior ISA. At the same time, we report any child previously eligible who has since left the care of the Local Authority.

The Share Foundation opens a Junior ISA account with the £200 government contribution.

For those children who then leave care, the Share Foundation will send a letter to the parent/carer detailing what they need to do to take over management of the Junior ISA. MIU will forward this on to the child's allocated case worker to send on as appropriate.

Likewise, if a young person is approaching 18, the Share Foundation will send a letter to the young person detailing what they need to do to take over management of their Junior ISA. MIU will forward this on to the child's allocated case worker to send on as appropriate.

If the young person becomes eligible just before their 18th birthday, the Share Foundation will not open an account but will instead forward a cheque made out to the young person for the £200 government contribution. MIU will forward this on to the young person's allocated case worker to send on as appropriate.

More information regarding Junior ISA accounts can be found on the following website:
<https://sharefound.org>

Appendix C

Process for setting up payments into a Junior ISA / Child Trust Fund

Week 1 (within 5 working days)	Placement Planning meeting. Social Worker / FSW agrees pocket money with Carer / Provider and child and how money is paid.
Week 4 (first Child in Care review)	<p>Social worker evidences in Pre-meeting report agreement regarding pocket money. IRO has oversight that child is receiving pocket money in line with agreement made at Placement planning meeting.</p> <p>Agreement sort at review as to who and by when bank account and savings account will be set up. (Depending on care plan)</p>
Week 14	Savings start. Carer/provider to pay in £10 a week into regular savings account through Standing Order
Week 16 (Second Child in care review)	Social worker evidences in Pre-meeting report that pocket money and savings is in place. If not, then IRO to ensure discussion is had at review to identify whom will take what action to resolve. Any delay in setting up savings account, Carer / provider to back date £10 a week saving to week 14.
Week 44 (Third Child in Care review)	Social worker evidences in Pre-meeting report that pocket money and savings are established. Any issues to have been dealt with through discussions with Fostering Social Worker/Childs social worker. IRO has oversight at review and escalation agreed at LAC review if not resolved.
Week 52	MIU contact share foundation to establish Junior ISA and Child Trust Fund.
Week 60	<p>Share Foundation set up account and send unique reference money to MIU.</p> <p>Social worker obtains unique reference money and informs foster carer / and Fostering Social worker.</p> <p>Foster carer submits payment request to set up regular payment for child. (£10 per week)</p>
Following Child in Care review	Junior ISA / CTF established – carer has transferred standing order to pay direct into this. Discussion held at first LAC review

post 12 months as to what % of savings in regular savings is transferred to Junior ISA and what remains in regular savings. Annual statement obtained from Share Foundation through MIU and updated on Liberi.

Appendix D

Junior ISA/Child Trust Fund Contribution Form

Contributions to an individual account (where the account is administered by The Share Foundation)

If you would like to make a contribution to a Junior ISA or Child Trust Fund account for an individual Looked After Child or Young Person please complete the following information and return this form in all cases to:

The Share Foundation, Oxford House, Oxford Road, Aylesbury, Bucks. HP21 8PB

Donation Details

Amount:	£
Frequency:	One-Off - Weekly - Monthly - Quarterly - Annually
Start date for regular donations:	
Name of Child:	
TSF Reference (if known)/National Insurance Number/date of birth:	

Please enclose a cheque (payable to 'The Share Foundation') or credit The Share Foundation's account (quoting the TSF Ref/NI number/Name of child)

Sort code: 40-08-39, Account number 23666174 (sending the form itself by post or e-mail)

For regular donations, please complete your bank account details below:

Name of Account:	
Bank/Building Society Name:	
Sort Code:	
Account Number:	

Please sign here: Date:

Your personal details:

First Name:	
Surname:	
Address:	
Postcode:	
Telephone:	
Email:	

Appendix E



Department for Education

Junior ISA for Looked After Children- Information for those caring for a terminally ill child

The young person who is terminally ill is the beneficiary of a Junior ISA for looked after children. It may be possible to access this money to help with care.

What is a Junior ISA?

Junior ISAs (Individual Savings Accounts) are long-term tax-free savings accounts for children.

Any young person can have a Junior ISA if they are under 18, live in the UK and do not already have a Child Trust Fund.

More information on Junior ISAs in general can be found at:

<https://www.gov.uk/junior-individual-savings-accounts>

What makes Junior ISAs for Looked after Children different from other Junior ISAs?

The Government have contributed £200 for each eligible looked after child.

The Share Foundation, a registered charity, has been authorised by the government to set up and manage the Junior ISAs for all looked after children.

Who decided how to invest the money in a Junior ISA for looked after children?

The Share Foundation obtained independent advice from financial advisers about how the money should be invested.

When can the money be taken out?

Normally the money in a Junior ISA belongs to the young person, and they can't take the money out until they are 18 and no-one, other than the young person, can take money out.

However, when a young person is not expected to live for more than six months, it is possible that the money can be withdrawn to help with their care during that time.

What is the process for claiming the money?

Contact the Local Authority who will enable you to have direct contact with The Share Foundation, and we will instruct you how to proceed.

The exact requirements may depend on the circumstances but the process is likely to include providing, at least:

- (i) A medical certificate that confirms the young person's condition
- (ii) A birth certificate to confirm their age
- (iii) Evidence of your own identity

Once we have confirmed your identity we will be able to instruct the financial institution to either deal with you directly or transfer the monies to your designated account.

Is it possible to see how much money is in the Junior ISA?

Regular Junior ISA valuations will have been sent to the local authority, and you can obtain the most recent copy from them. You can also obtain them from us once your identity is verified.

What if the young person is terminally ill but has more than six months to live?

The Junior ISA will continue to be administered by The Share Foundation and monies added to it until such time as the situation changes or the young person reaches the age of 18, when it will become an adult ISA if the money is not withdrawn.

How do I contact the Share Foundation?

Further information on the scheme, the process for claiming the money and copies of all materials can be obtained from The Share Foundation website www.sharefound.org

Alternatively you can call 01296 310400, email info@sharefound.org or write to The Share Foundation, Oxford House, Oxford Road, Aylesbury, Buckinghamshire HP21 8PB

Appendix F



Department
for Education

Junior ISA for Looked After Children- Information for the beneficiaries of the estate of a Looked After Child that has died

The child was the beneficiary of a Junior ISA for Looked After Children and the money in the account now forms part of their estate.

What is a Junior ISA?

Junior ISAs (Individual Savings Accounts) are long-term tax-free savings accounts for children.

Any young person can have a Junior ISA if they are under 18, live in the UK and do not already have a Child Trust Fund.

More information on Junior ISAs in general can be found at:

<https://www.gov.uk/junior-individual-savings-accounts>

What makes Junior ISAs for Looked after Children different from other Junior ISAs?

The Government have contributed £200 for each eligible looked after child.

The Share Foundation, a registered charity, has been authorised by the government to set up and manage the Junior ISAs for all looked after children.

Who decided how to invest the money in a Junior ISA for looked after children?

The Share Foundation obtained independent advice from financial advisers about how the money should be invested.

When can the money be taken out?

Normally the money in a Junior ISA belongs to the young person, and they can't take the money out until they are 18 and no-one, other than the young person, can take money out.

However, when a young person dies the funds can be released to their beneficiaries.

What is the process for claiming the money?

Contact the Local Authority who will enable you to have direct contact with The Share Foundation. You will then need to provide:

- i) an original copy of the death certificate
- ii) proof of your own relationship with the child and entitlement to the funds, or of your role as administrator of their estate
- iii) details of where you want the funds paid to

This will enable them to instruct the financial institution to either deal with you directly or transfer the monies to your designated account.

Is it possible to see how much money is in the Junior ISA?

Regular Junior ISA valuations will have been sent to the local authority, and you can obtain the most recent copy from them.

How do I know that I am definitely the beneficiary of the estate?

This will depend on your relationship to the young person and whether or not they made a will. A solicitor will be able to advise you if you are in any doubt.

The Share Foundation will not be able to advise you about your entitlement as it only holds details of Junior ISAs and not any other financial or legal information relating to the young person.

How do I contact the Share Foundation?

Further information on the scheme, the process for claiming the money and copies of all materials can be obtained from The Share Foundation website www.sharefound.org (general information only until authorised by the Local Authority).

Alternatively you can call 01296 310400, email info@sharefound.org or write to The Share Foundation, Oxford House, Oxford Road, Aylesbury, Buckinghamshire HP21 8PB



The Share Foundation Registered no. 4500923, Charity no. 1108068

Appendix G

Kent County Council foster carer weekly payment rates 2019-2020.

Mainstream Foster Carers	(1) Reward Element Based on Age of Child	Age 0 - 8			Age 9 - 16+		
	The reward element is a fee for the work undertaken with each child. Carers work on a self-employed basis and declare the reward element fee for tax purposes.	£116.78			£221.82		
	(2) Maintenance Element Based on age of child	Age 0 - 2	Age 2 - 4	Age 5 - 8	Age 9 - 10	Age 11 - 15	Age 16+
	KCC pays a maintenance element for each child placed with a foster carer. This fee covers all costs related to the child / young person and their care.	£154.00	£158.31	£175.54	£175.54	£199.23	£234.77
(1) + (2) = Total Combined Weekly Payment for Mainstream Carers		£270.78	£275.09	£292.32	£397.36	£421.05	£456.59
Foster Carers for Children with Disabilities	(3) Disability Enhancement Based on assessed level of child's needs & agreed at funding panel. Reviewed yearly.	Age 0 - 18 Standard: £66.55 or Enhanced: £88.73					
	(1) + (2)+ Standard rate = Total Combined Weekly Payment	£337.33	£341.64	£358.87	£463.91	£487.60	£523.14
	(1) + (2)+ Enhanced rate = Total Combined Weekly Payment	£359.51	£363.82	£381.05	£486.09	£509.78	£545.32

The department for education foster carer weekly payment rates 2019-2020.

Minimum weekly allowance - 2019 to 2020

	Babies	Pre-primary	Primary	11 to 15	16 to 17
London	£149	£152	£171	£193	£226
South East	£143	£147	£163	£185	£218
Rest of England	£129	£132	£146	£167	£194