

Additional clothing allowance

Wherever you live, you may get an additional allowance for school uniform or work clothes to help when you change schools or start work. This will be paid to your carer/keyworker to use with you as required.

The allowances are:

On commencing primary school	£145.50
On commencing secondary school	£321.57
On changing secondary school	£269.55
On beginning work or remaining at school after minimum school leaving age	£321.57

Savings

We want all children and young people who have been in care to have some savings put away to help when they leave care, or reach adulthood. We also think it's good if all children and young people get into the habit of saving regularly.

From the age of 7, your carer/keyworker may help you to open a savings/bank account in your name for short-term savings. These savings may come from your pocket money, clothing, birthday and/or Christmas/festival allowances.

Hertfordshire Children's Services will also put aside regular savings for you. These will be placed in a Junior ISA where one has been opened which can be accessed when you reach the age of 18.

Age	Amount per week
0-10	£2.50
11-17	£5.00

Birthday and Festival Allowances

You will receive the following allowances which may be in the form of a gift/gift card or money. In addition to this amount, your carer/keyworker will have a further allowance to spend on celebrating your birthday or at a Christmas/festival of your choice.

Annual Birthday, Religious Festival (Christmas, Eid, Divali, etc.)

Age	Allowance
Up to 4	£100.00
5 - 10	£100.00
11 - 15	£100.00
16+	£100.00

If you are working or receiving benefits (16-17 year olds)

If you are working and earning a wage, you may receive less pocket money and clothing allowance from your carer/keyworker. This reduction starts when you have more than £87.00 per week to spend after expenses. This is part of helping you to understand how to budget and to use your money effectively. The amount you contribute is set at a low level in order to encourage you to take up a part-time or full-time job.

Your carer/keyworker and social worker will help work out how much your pocket money and clothing allowance will be reduced by and what areas your carer/keyworker is still responsible for. If you are in receipt of some benefits you may not be entitled to all of the allowances set out in this leaflet, particularly clothing and pocket money. Your carer and social worker will be able to help you with this.

Questions?

Your carer/keyworker and social worker will be able to help with most things, and if they cannot help they have access to 'experts' in money advice to help answer your questions.

Money Matters 0-18

This leaflet is designed to help your residential keyworker and foster carer understand the financial support you will receive whilst you are looked after by Hertfordshire Children's Services.

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All issues relating to your allowances and money will be discussed and agreed between you, your carers and workers. They will help you to understand the importance of managing your money – spending and saving – and how to budget. Money matters should be discussed and agreed between you, your carer and social worker when you move into a new placement, generally at the 5-day placement meeting. They can also be discussed with your independent reviewing officer at your reviews.

How you will get your allowances and how much they are should be set out in your placement plan.

Pocket Money

You will get regular pocket money paid to you by your carer or keyworker. How you get this will usually depend on how old you are and how well you are able to manage your money.

This is how much you should get:

Age	Weekly rate
0-4	£5.20
5-7	£5.40
8	£5.70
9-10	£6.40
11	£6.70
12	£8.00
13	£9.10
14	£10.10
15	£12.40
16+	£13.60

You can spend your pocket money on things that you like such as toys, sweets, magazines, music, downloads etc. If you spend carefully you may have a little left over each week to save towards specific items, events or activities.

Managing your Money

In certain situations, pocket money can be withheld for a while, or only spent when you are with your carer/keyworker if it has not been spent well, (for example, buying cigarettes, alcohol or too many sweets) or if your carer/keyworker and social worker feel that you are struggling to manage your money safely, i.e. you are being bullied for money.

As a general rule your pocket money cannot be taken away permanently unless you are contributing to the costs of repairs or replacements for items you have deliberately damaged. (This will only be up to a maximum of two thirds of your weekly allowance for a period of time that is agreed with you and your carer/keyworker and social worker.)

Your carer will help you find a safe place (such as a savings or bank account) to keep your pocket money or any savings you may make. These issues will always be explained to you and set out in your placement plan.

Clothing Allowances

Initial Clothing Allowance

When you first start to be looked after you may not have all the clothes you need. You may therefore get a one-off clothing allowance. This is to make sure that you have sufficient, essential clothing. This allowance is paid to your carer. If you disagree on how this allowance is used, you should speak to your social worker.

The maximum allowance is set out below; what you receive will depend on what you need.

Age	Amount
0-10	£223.69
11-15	£273.42
16-17	£347.03

Weekly Clothing Allowance

You and your carer/keyworker will decide how your weekly allowance is used. You might decide to save it for a shopping spree or to use it all in one go each month. Your carer/keyworker must make sure that you have enough essential clothing, such as school uniform, shoes and a coat, before you can spend your allowance on other items.

Age	Amount
0-4	£11.25
5-10	£13.10
11-15	£17.08
16-17	£22.24