



Local Offer for care experienced young people



As corporate parents to all of our cared for children and care experienced young people in Cumberland, we want to make sure that you have all the information and support you need to help you:

- Move from being cared for to care experienced.
- Progress to more independent living.

We know it can be both an exciting and uncertain time for you, with lots of different things to think about. This guide will outline what help and support is available to you.

The transition from being cared for to care experienced, independence and adulthood can be a challenging time. You will face many changes and will need to make decisions about your future. We are here to support and help you with these.

We have worked with our partners, both in the council and from the public and voluntary sectors, to provide:

- A range of services.
- Information.
- Advice.
- Guidance.
- Support.

If there is anything you do not understand or you have any questions, you can always speak to:

- Your social worker.
- Your personal adviser.
- The Cared For and Care Experienced Team Manager.



About the Local Offer

The Local Offer has been put together with the help of local cared for children and care experienced young people. It includes all the things that you are entitled to as well as contact details of other agencies or groups that can offer you additional advice, support and information.

As your Corporate Parents we have a duty of care for you, and as any good parent, we want to equip you with the skills you need to develop as you progress towards adulthood and independence.

The Children and Social Work Act 2017

By law, we must provide care experienced young people (care leavers) with:

- Services under the Children Act 1989.
- Support and assistance in preparing for adulthood and independent living.

These services include:

- Accommodation.
- Health and wellbeing.
- Relationships.
- Education, training and employment.
- Participation in society.



The Local Offer support



To get the support set out in the Local Offer, you must have been cared for:

- At least 13 weeks between the ages of 14 and 18.
- At least 24 hours when you were aged 16 or 17.

If you have been cared for, less than 13 weeks, but at least 24 hours aged 16 or 17, you are deemed a 'Qualifying Young Person' and parts of the Local Offer can apply depending on an assessment of need.

Care experienced (leaving care) categories and status

The definitions and categories of cared for children and care experience young people can be complex and confusing.

Depending on your circumstances and the time you spent being cared for, there are 4 different groups of young people who are cared for or care experienced.

Eligible

You are an eligible young person if you:

- Are aged 16 or 17 and are currently cared for have been cared for over a period of 13 weeks (or separate episodes which add up to 13 weeks) since your 14th birthday.
- Have been cared for at least one day whilst you were 16 or 17 years old.

Relevant

You are a relevant young person if you are:

- No longer cared for but have been eligible.
- 16 or 17 years old.

Young people who were cared for over 13 weeks aged 14 or 15 and were detained become relevant on reaching age 16.

Some young people aged 16 or 17 who are detained in hospital or custody may also be relevant but may not have been eligible.

Former relevant

You are a former relevant young person if:

- You are aged 18 to 25 years old.
- Immediately before you reached 18 you were an eligible or a relevant young person.

Qualifying

You are a qualifying young person if you:

- Are aged 16 to 21 years old (or up to 25 if requesting support for education).
- Were cared for over a short time on or after your 16th birthday.
- Were cared for and then became subject to a Special Guardianship Order.

Young people who were cared for and then moved to a Special Guardianship Order become a qualifying young person at 16.

You can talk to your social worker or personal adviser about the different definitions and categories.



Personal adviser



You will get care experienced support and a named personal adviser if you are:

- Aged between 16 to 21/25 years.
- An eligible, relevant or former relevant young person.

You will have a named personal adviser from the age of 16 to 21 (and beyond where you would like this). You will have the option to continue this support at 21 and up to your 25th birthday (and beyond if you are in higher education).

If you do not want the support when you reach 21, we will contact you yearly to see if your circumstances have changed and if you need further support.

You can contact us at any time up to the age of 25 to resume support. We will work with you and depending on what is needed, provide you with a personal adviser and pathway plan.

Role of a personal adviser

Personal advisers will provide support, advice and guidance in all areas relating to your transition from being cared for to care experienced, and into adulthood and independence.

To support you in developing your life skills and becoming more independent, your personal adviser will work with you and:

- Your social worker.
- Your foster carer.
- Your keyworker.
- Other people who are important to you.

We will always try to keep you with the same personal adviser.



How much support you will get from your personal adviser

The amount of support that you receive from your personal adviser will depend on your needs and circumstances. They will try to meet with you at least every 8 weeks.

Your personal adviser will work with you to consider all the support you may need and if there are any extra areas of assistance that may be helpful. You might, for example, need extra support because you:

- Have special educational needs or a disability.
- Are an unaccompanied asylum seeking child (UASC), and your immigration status is unclear.
- Are in or leaving custody or you have had contact with the criminal justice system.
- Have health needs and/or are leaving hospital.
- Are also receiving an adult service.
- Are a young parent.
- Are going through a difficult time in your personal life.

If your personal adviser is not available, you can email a duty personal adviser.

Email: CareExperiencedEast@cumberland.gov.uk

Email: CareExperiencedWest@cumberland.gov.uk

Ceasing to be cared for prior to 18 years

We will encourage you to stay cared for until you are 18 years old so that we can make sure you have all the support you need. If you choose to cease to be cared for (leave care) before you are 18 years old, we will still provide you with:

- Suitable accommodation.
- A personal adviser.
- A pathway plan.



Your pathway plan

A pathway plan is a written document that:

- Looks at what skills and knowledge you have.
- Helps to identify what support you need as you progress towards adulthood.

It also helps you to set goals and identify:

- What needs to be done.
- Who will help you.
- When you will achieve your goals.

Your pathway plan will outline your achievements as well as any other areas that you may need support and help with.

Your personal adviser will work with you, other people who are important to you and those who are supporting you to develop your plan. They will review your pathway plan every 6 months or whenever there is a change in your situation.



Accommodation and housing



From age 16 and above, we will help you:

- Plan for the different accommodation and housing options available to you.
- Register for social housing in Cumberland or in the area where you are living.
- Develop an accommodation and housing plan.

We will work with the council's Housing Options Services to identify suitable housing opportunities and choices for you.

In Cumberland there are 2 housing options with different types of accommodation:

- Semi-independent options.
- Independent options.

Semi-independent options

If you are not ready or do not want to have your own tenancy, we will help you find a semi-independent option.

These options can continue until you are ready to move to independent housing and/or until you are 21 years old (in some circumstances it can be longer).

Staying put offer

A staying put arrangement is an agreement between you, your foster carer and Cumberland which allows you to stay with them when you reach age 18 and cease to be cared for.

This can last until you are 21 years old or until the higher education being undertaken on your 21st birthday is completed.

Supported lodgings offer

Cumberland Supported Lodgings Scheme (Homestays), provide opportunities for care experienced young people to live within family homes throughout the Cumberland area.

Supported accommodation

Supported accommodation or semi-independent accommodation provides an opportunity to live in a supportive setting which will help you to develop the life skills you need to manage independent living.

Independent options

Once you are ready to move to independence, we will support you with social housing or accessing a property in the private sector.

Social housing

We will support you in accessing social housing. This is accommodation managed by a housing association.

Social housing is applied via the Choice Based Lettings system. Registration is from age 16 and you can access this after the age of 18 and up to 21 or 25 years.

All care experienced young people, up to the age of 25, are a priority needs group for social housing. If you are living outside of Cumberland, your personal adviser will support you to access or apply for local options.

Private sector

If social housing is not available or suitable, we will support you to access private landlord accommodation.

We will help with your deposit costs and rent in advance costs. In some circumstances, we can act as a guarantor for you (subject to clarifying any liability issues for you and the council).

Council Tax

All care experienced young people who are the responsibility of Cumberland Council (former relevant care leavers) and living in Cumberland will receive a 100% discount on their Council Tax bill between the ages of 18 to 25 years old. The discount will be applied after any other discounts such as:

- Sole occupier discount.
- Council Tax reduction.

If you are living with someone else (shared liability) and you both need to pay, the discount will cover the share that the care experienced young person is responsible for.

If you are a Cumberland care experienced young person living outside of Cumberland, your Council Tax liability (after helping to apply for any Council Tax support) will be paid for you until your 25th birthday. Your personal adviser will support you with this.

Setting up home allowance

We will provide practical and financial support with moving into and furnishing your new home.

The setting up home allowance of up to £3,504.50 (2025-2026) in total, can be used to furnish and set up your first property, up to the age of 25. It includes:

- Content insurance for first year of independent living.
- Your first TV licence.
- Support with fitting your cooker.
- Support with removal costs.

Winter heating allowance

In the first year of living independent, we will provide a winter heating/utilities allowance of £10 per week for 6 months. This will be available from 1 October to 31 March.

Higher education accommodation (holiday periods)

We will help find accommodation during the holiday periods for care experienced young people who are in higher education.

Housing crisis

We will support you if you have a housing crisis, including help if you are threatened with losing or do lose a tenancy.



Health and wellbeing



We want to ensure all of our cared for children and care experienced young people enjoy good health and wellbeing.

Your personal adviser will help you achieve this with the support of a range of partners and health and wellbeing service.

We will support you to recognise your own health needs and signpost you to services to meet these needs. This includes:

- Providing information on healthy living.
- Supporting you stop smoking with the help of Stop Smoking Cumbria.
- Free or subsidised access to leisure centres in Cumberland.
- Accessing support for a healthy lifestyle via the Cumberland Health and Wellbeing support service.
- Accessing the adult social care services.

Health passport

A health passport (also known as health journal) collects all your important health information in one place. You will receive a copy via your personal adviser when you reach 18.

It includes key information from your childhood, such as:

- When and if you have had immunisations.
- Illnesses.
- Medication.
- Health needs.

Talk to your personal adviser if you haven't received your health passport or you have misplaced it.



Register with a GP, dentist and optician

We will make sure you are registered with health services such as a:

- Doctor (GP).
- Dentist.
- Optician.
- Specialist service you may need.

We can support you with:

- Accessing health drop-in services.
- Accessing accident and emergency services.
- Getting help to pay for prescriptions and how to obtain a pre-paid prescription certificate.
- Accessing the free or reduced costs NHS Low Income Scheme.
- Transport costs when attending health appointments.

If you need emergency help with your health

If it's a health emergency don't wait. For emergency treatment you will need to go to your local accident and emergency department or ring 999 and ask for an ambulance.

For non-emergencies you can call the NHS 111 service for advice and signposting.

Mental health and support with your emotional wellbeing

We will support you to develop a personal health and well-being plan that works for you. This includes:

- Providing information about local counselling services.
- Local, national and online services.

Websites that can help you manage your mental health

The following websites provide information and support regarding mental well-being:

- Kooth website.
- Every Mind Matters on the NHS website.
- Information and advice for young people on The Children's Society website.

If needed, we will support your move from children and adolescent mental health services (CAMHS) to adult mental health services.

Sexual health

If you are concerned about your sexual health, then you can make an appointment to access your nearest sexual health centre. If you access a service, this will be treated in confidence.

Young parent

If you are a young parent, we will support you to do the best for your child(ren). We can:

- Help you find services that provides support.
- Arrange for your personal adviser to support you when visiting services.
- Help you to arrange childcare through the Care to Learn Fund if you want to return to education.

Leisure centres

We will support all care experienced young people to obtain a Better Leisure pass and explore the free or discounted activities you can access through the leisure pass.

[Find leisure centres across Cumberland](#)

If you live outside of Cumberland, we will look to identify a leisure pass for your local area.



Positive relationships



Your personal adviser will provide you with the support you need to build positive relationships.

We can also offer additional practical and emotional support, including:

- Understanding the importance of healthy relationships.
- Supporting you with your life story and identity.
- Visiting places of worship and helping with the cost of public transport for those aged 16 to 21 years.
- Developing a network of support for you.
- Identifying community, leisure, sports and faith organisations.

Family and friends

We will support you to reconnect and stay connected with your family and extended family, if that is what you want.

We will also help you to maintain contact with people who are special to you or cared for you in the past such as:

- Previous carers.
- Foster carers.
- Independent visitors.
- Social workers.

Support will be provided to help build positive support networks around you.

Websites that can help with understanding relationships

The following websites provide information and support regarding positive relationships:

- [Healthy and unhealthy relationships on the Childline website](#)
- [Guide to making positive relationships on the Mentally Healthy Schools website](#)
- [Relationships on the Brook website](#)

If you're in immediate danger

If you, or someone you know, are in immediate danger, call 999 straight away and ask for the police.

If it is not safe for you to speak the police, they can still help you by using their 'Silent Solution'. Simply stay silent and press 55 when prompted.

Look out for the 'Ask for ANI' logo on display at some pharmacies as they can help you. They can provide a private space, a phone and ask you if you need support from the police or local services.

Education, training and employment



You will have access to a wide range of opportunities, including:

- Education.
- Training.
- Apprenticeship.
- Employment.
- Volunteering.
- Work experience.

Your personal adviser will help support you alongside partnerships with:

- The Virtual School.
- Our specialist positive engagement officers.
- Inspira careers guidance service.
- Colleges.
- Employers.
- Apprenticeship and training providers.

We also work with our Department for Work and Pensions (DWP) colleagues, who have access to:

- A broad range of financial and practical support.
- Employers.
- Specialist expertise.

They will also help develop a CV and employability pathway for you.



Apprenticeships

Your personal adviser and our positive engagement officers can help you explore apprenticeships that may suit your interests.

There are a range of apprenticeship opportunities:

- Within the council.
- With our partner organisations.
- With our apprenticeship providers.

Apprenticeship bursary

Care experienced young people are entitled to a £3,000 apprenticeship bursary. The provider will receive £1,000 to provide equipment and support for you.

The bursary will be given:

- In instalments.
- After you have completed several weeks on the apprenticeship.

Further education

Young people in education or training can access the 16 to 19 Bursary via the relevant education or training provider.

Your personal adviser and our positive engagement officers will provide guidance and support.

There is also a range of financial and practical support available to help you study. This includes resources to purchase books, equipment and software. Some resources will be based on the course you are studying and some will be assessed on an individual basis.



Higher education

There is a range of financial support available for young people over the age of 18 who is entering higher education. This includes help:

- To prepare for university.
- Whilst studying.
- When the course is completed.

The financial support includes a weekly allowance which will be provided during term time, regardless of whether you access a student maintenance loan. This will help reduce the amount of student costs and debt accrued. It is also in recognition that care experienced young people may not have extra support. For example, there are additional allowances available during the summer holidays to cover accommodation costs.

Allowances

Your personal adviser will help you apply for grants, loans and allowances that all students can apply for. They will also help you apply for the Fair Access support (practical and financial) that all universities have for care experienced students.

The allowances from Cumberland includes:

- A grant to cover the UCAS application process.
- Home to university travel grant to enable 3 return trips per year.
- A weekly living allowance of £72.90 per week during term time.
- Higher Education Bursary of £2,000 paid over the duration of the course.
- A grant of up to £225 per year to cover the cost of equipment, textbooks and IT costs.
- A computer grant if not used previously.
- Accommodation costs paid over the 3 holiday periods if needed (up to 22 weeks).
- £500 graduation grant on course completion.
- £300 graduation grant to cover the costs of cap, gown, photos and the event/celebration costs.



Postgraduate support

There is a range of financial support available for young people who want to undertake postgraduate studies. This includes help:

- Whilst studying.
- When the course is completed.

We will help to identify support available from:

- Sponsorship
- The postgraduate provider
- Student Finance England

Allowances

The allowances from Cumberland includes:

- A grant at the start and end of the course.
- A grant of up to £225 per year to cover the cost of equipment, textbooks and IT costs.
- A weekly accommodation and living allowance of £90 per week.
- £500 graduation grant on course completion.
- £300 graduation grant to cover the costs of cap, gown, photos and the event/celebration costs.

Introduction to Driving Package

The introduction to Driving Package is available to young people aged 17 to 21 years.

It is conditional on the young person:

- Having been engaged in education, training or employment (full time) for at least 3 months
- Having no driving convictions
- Paying for 10 (1 hour) car driving lessons

The Driving Package includes:

- 1 provisional driving licence.
- 2 theory tests.
- 1 theory test resource (booklet or app).
- 10 (1 hour) driving lessons (young person covers 10 lessons, 20 lessons in total).
- 2 practical driving tests.

Volunteering and work experience opportunities

We work with a number of partner organisations to identify a wide range of volunteering and work experience opportunities for Cumberland care experienced young people.

Volunteering in the community can be an excellent way of:

- Building your confidence.
- Gaining valuable skills and knowledge.
- Helping to build your CV.

If you are 16 and 17 years old (if in education/training on your 18th birthday this can extend until the end of June after your 18th birthday), we will provide a £40 per week incentive if you are undertaking voluntary work or an education/training activity. However, it must:

- Be full time (50% if part time).
- Be helping to prepare you for an education or training course.
- Not be eligible for the 16 to 19 young persons bursary.



Participation in society



We want our care experienced young people to be active members of society and to have all the chances in life that other young adults have.

People can participate in their communities or in society in different ways. Some people want to participate more than others.

We will do our best to find opportunities for you to participate in something that interests you or develops your interests, which you can then pursue independently. This includes:

- Providing information on groups and clubs you can join and take part in activities.
- Providing information about opportunities, schemes, awards and competitions based on your talents and interests.
- Encouraging and helping you to enrol on the electoral register so that you can vote in elections.
- Informing you about voluntary work you might be interested in.
- Supporting you to access a free or discounted leisure pass.
- Giving you advice and helping you challenge any discrimination or difficulties you may face as a care experienced young person.

Drop-in hubs

We encourage you to attend the weekly care experienced drop-in sessions.

- Whitehaven - Monday afternoons.
- Carlisle - Wednesday afternoons.
- Workington - Friday afternoons.

Getting involved

We want you to get involved in shaping and improving our services through one of our priorities 'nothing for us, without us'.

Cumberland Youth Council Participation and Engagement Groups and ways to get involved and be heard include:

- Cumberland Youth Council.
- Chat 2 Change.
- Courage Influence Creative Change (CICC).
- Unique Voices.
- Mind of My Own.
- UK Youth Parliament.
- NLCBF - Young People's Benchmarking Forum.

Groups, meetings and events take place every couple of weeks.

If you do not like groups, a member of the participation team can meet you individually to talk about having your voice heard and how to get involved.

You can also meet the Care Experienced Ambassador to talk about getting involved and helping to shape the service.

Corporate Parenting Board

The Corporate Parenting Board meets every 2 months. Our Cared Experienced Ambassador and Care Experienced Representatives attend all meetings.

Twice a year, the Cared Experienced Ambassador and Representatives will take over. They will set the agenda and run the Board.

How to get involved

Talk to your personal adviser or email youth.voice@cumberland.gov.uk to find out about:

- Getting involved.
- What events are taking place.
- The different groups.

If you help with consultations, interviews or other participation or engagement activities, you will be paid in the form of vouchers. This will be at the rate of the national minimum wage for your age and will include travel costs.



Having your say and your rights



We will help you understand your rights and advocate on your behalf, helping you access information about you and providing support if you need to make a complaint.

Helping you to understand your history

Children's services have to keep written case records of your cared for history. These records have to be kept for 75 years.

You can request your records any time after your 18th birthday.

You do not have to read through the information on your own as it can be upsetting or confusing. We want to help you understand what is in your file and why. Your personal adviser can support you with this process.

We have an approach to supporting young people access their files. This includes:

- Requesting to see your records in writing.
- Children's services will respond to you in writing within 40 days giving you a timescale.

The [Care Leavers Association](#) runs a range of projects to help improve your support, help you learn new skills and support young people to access their files.

Unavailable information

You may find that some of the information is not available for you to read. This is because some of the information in your records may identify other people known as third parties.

If there is information that may seriously harm your physical or mental health, it may not be given to you but we will explain why.

We always work with social workers and personal advisers to record information about you in your case file in a positive way.



Independent support

We want you to be involved in all decisions about your plans for moving towards adulthood and independence.

In addition to your personal adviser, you can be supported in doing this by an Independent Advocate. They can help you to find out about your rights and have your voice heard in meetings. Advocates are separate from children's services.

Accessing an advocate

Your personal adviser can help you to access an advocate.

In Cumberland, the National Youth Advocacy Service (NYAS) provides this support. They are a rights-based charity who provide advocacy and legal representation to children and vulnerable adults when important decisions are being made about them.

They can support a variety of issues including:

- Education.
- Placement issues and moves.
- Complaints.
- Review meetings.
- Support if you are unhappy with a decision or plans.

The advocate will aim to assist in the early resolution of potential difficulties and will help you to understand what is happening for you and why.

Referrals can be made with consent of children and young people securely via the National [Youth Advocacy Service website](#) or by calling their helpline on **0808 808 1001**.



Comments, compliments and complaints

Every young person receiving advice or assistance under the Children (Leaving Care) Act 2000 and the Planning Transition to Adulthood (Care Leavers England) Regulations 2010, can make representations about the services they receive.

Representations can be a:

- Comment – telling us what you think.
- Compliment – saying thank you or well done.
- Complaint – telling us when you think we've done something wrong.

Comments

If you make a comment or a suggestion, we will write to you to say what we are going to do with it. We might ask:

- A manager or the participation officer to talk to you about it.
- If you want to help us to plan changes.

If we do not reply to your suggestions, you can make a complaint about this.

Compliments

Most of the time, if you want to say thank you or well done you can do this face to face.

Sometimes you might want other people to know that someone has done a good job.

If you contact us, we will pass on your good wishes. We will also contact you to let you know what we have done.

Complaints

We will try to sort out any problems as quickly as possible.

Your personal adviser will be able to deal with most things, but if they can't do this, or if you want someone else to deal with it, you can contact the complaints officer.

The complaints officer can advise you on how to make a complaint and will keep you informed of what is happening with your complaint.

Any young person who wants to make a complaint also has the right to an advocate. They can support you to speak up for yourself or sometimes can speak for you. You can choose who you want to be your advocate. It could be someone you know and trust or you can ask for somebody independent.

If you want to make a complaint, see [Complaints procedure for social care](#).

Financial support



The support you can get will depend on your age and circumstances.

We want to make sure you have the right financial support available as you move into adulthood in order to make this a positive and successful time for you.

Your Personal Adviser can explain the support we provide.

Talk to your personal adviser

Your personal adviser can offer you support to help you prepare and plan your care pathway. They will make sure everything is captured in your pathway plan, making sure everyone is clear about what's on offer.

A pathway plan is a document that helps you prepare for ceasing to be cared for or other situations by outlining your needs, goals, and the support they will receive. It is really important you keep it up to date.

Who provides your allowances

The initial allowances listed are provided to 16 and 17 year old young people living in semi-independent accommodation.

Where young people are living in foster care, a home or school setting the allowances will be provided via that setting and carer.

Some of the allowances are based on:

- What activities you are doing.
- What education, training, apprenticeship, or employment you are undertaking.
- Your age.
- An assessment of need.

It is important to talk to your social worker or personal adviser to clarify what is relevant to you.



Financial support and assistance for 16 and 17 year olds

Care leavers support (16 to 17)

We will always help you financially by:

- Providing information about money management support and financial advice.
- Supporting you to get your National Insurance Number.
- Providing information on how to access your Junior ISA or Child Trust Fund.
- Supporting you to meet any religious, faith or cultural needs when you are aged 16 and 17.

We will support you to get important identification documents, such as:

- Birth certificate.
- Passport (we will also support you to renew your passport so that you have a valid passport at least until age 25).
- Citizenship card (if needed as a form of ID).

If you are eligible for the introduction to driving package, we will help you to obtain a provisional driving licence.

We will also provide financial support and crisis support in exceptional circumstances and in emergencies subject to assessing what you need.

Hobbies and leisure

We provide support for you to undertake hobbies and leisure activities when you are 16 and 17.

We will help you to get a 'Better Leisure Pass' and provide up to £10 per week to support activities you would like to do.

If you are living outside of Cumberland we will help you to get a local version of the 'Better Leisure Pass'.

You can get a yearly life chances and social activity allowance of up to £135. This could enable you to take part in a sports or cultural activity or have a day out in London or Manchester (for example), your social worker will help you to organise the activity.

Clothing allowance and luggage

We can support you to get:

- An initial clothing allowance of up to £200 for young people who are newly cared for.
- A clothing allowance that can be used weekly, monthly or six monthly to make sure you have enough warm and suitable clothing (£540 per year).
- At least two items of luggage so that when you go on holiday or move you have holdalls or suitcases.

Driving lessons and test

We can provide an introduction to driving package of:

- A provisional driving licence.
- Two theory tests.
- A theory test resource (booklet or app).
- 10 (one hour) driving lessons.
- Two practical driving tests.

To qualify for the package, we will expect you to contribute to 10 lessons so that you have a set of at least 20 lessons, we will also require you to have no driving convictions. The package can be used for a Compulsory Basic Training (CBT) programme if it is needed to help with education, training or employment.

Travel costs

We can offer support with:

- Travel costs.
- Visiting family, former foster carers and people who are important to you.

Your health and wellbeing

We will support with:

- Any counselling, therapy or health needs.
- Items you may need if you go into hospital.
- Specific items to help you live independently, such as a light system door alarm if you have difficulty hearing.



Education, training, employment and apprenticeships

We will support you to:

- Make sure you have internet access and access to a Smart Phone or laptop.
- Access the young person's 16 to 19 bursary (if you do not qualify for the bursary but are doing full time training or study, we will provide the equivalent incentive).
- Access the apprenticeship bursary (£3000 and £1000 equipment provided by the apprenticeship provider).

We support you with education, training, employment and apprenticeship activities such as:

- Up to £50 for stationery.
- Up to £75 for educational visits (up to £150 if including overnight visits).
- Up to £100 for books, equipment and IT equipment.
- A prom allowance of £200 so that you can take part in a school prom.

All young people entering a level two course or about will have access to a laptop, notepad or computer of up to £800 (£960 if Cumberland purchase the computer and can reclaim VAT).

Financial support and assistance for 18 to 25 year olds

Care experienced support (18 to 25)

We will support to get important identification documents, such as a:

- Birth certificate.
- Passport (we will also support you to renew your passport so that you have a valid passport at least until age 25).
- If you are eligible for the introduction to driving package, we will help you to obtain a provisional driving license.
- A citizenship card if needed as a form of ID.

We will provide information on how to access your Junior ISA or Child Trust Fund at age 18.

Accommodation costs

We can help by:

- Providing a deposit and rent in advance if you need private rented accommodation up to the Local Housing Allowance (LHA) rates for the specified area and in circumstances where social housing isn't available or appropriate.
- Acting as a guarantor where this is required, to act as a guarantor we would need to check any liability issues for both you and the local authority and ensure any liability is assessed, approved and managed.
- Acting as a guarantor for university accommodation, if required.

Setting up home allowance

We will provide support when you move in to semi-independent accommodation or independent accommodation via a 'Setting Up Home Allowance' (SUHA) of up to £3,504.50 (2025/2026), this can be accessed in stages and between the ages of 16 and 25 and includes:

- Up to £174.50 for your first TV licence.
- Up to £110 to make sure your cooker and electrical equipment is fitted by an approved person.
- Up to £110 for your first years contents insurance.
- Up to £110 to cover removal costs.
- Up to £3000 for equipment in your home.

We will support you to spend the SUHA in stages, so that you have most of it available when you move into unfurnished accommodation.

We will also support you with a contribution towards bills and the cost-of-living of £180 over six months when you move into independent living (for the first winter you are responsible for your own bills).

Council tax

You will get 100% discount on your council tax bill.

The discount will be applied after any other discounts such as sole occupier discount have been applied. Where there is shared liability for the council tax due, the discount will cover the share that the care experienced young person is liable for. Your council tax liability (after helping to apply for any council tax support) will be paid on a quarterly basis until your 25th birthday. Your PA will support you with this.



Driving lessons and test

If you're aged between 17 and 21, then we can provide an introduction to driving package of:

- A provisional driving licence.
- Two theory tests.
- A theory test resource (booklet or app).
- 10 (one hour) driving lessons.
- Two practical driving tests.

To qualify for the package we will expect you to contribute to 10 lessons so that you have a set of at least 20 lessons, we will also require you to have no driving convictions.

The package can be used for a Compulsory Basic Training (CBT) programme if it is needed to help with education, training or employment.

Education, training, employment and apprenticeships

We can support with education, training, employment and apprenticeship activities including:

- Up to £50 for stationery.
- Up to £75 for educational visits (up to £150.00 if including overnight visits).
- Up to £100 for books, equipment and IT equipment.
- All young people entering a level two course or about will have access to a laptop, notepad or computer of up to £800 (£960 if Cumberland purchase the computer and can reclaim VAT).
- A prom allowance of £200 so that you can take part in a school prom.

We will support you to access the apprenticeship bursary (£3000 and £1000 equipment provided by the apprenticeship provider).

Attending university

If you want to attend university we will provide approximately £5,750 per year depending on accommodation costs including:

- Up to £50 for stationery.
- Up to £75 for educational visits.
- Up to £100 for books, equipment and IT equipment.
- A laptop, notepad or computer of up to £800 (£960 if Cumberland Council purchase the computer and can reclaim VAT), if not accessed previously.
- A £2000 Higher Education bursary spread across the whole course (three or four years).
- The cost of three return visits to university and your home area.
- A £72.90 per week living allowance.

- A vacation accommodation allowance – equivalent to the one bedroom local housing allowance rate for the university area or university accommodation (22 weeks).
- Support to cover the UCAS application.
- A graduation ceremony grant of £300.
- A graduation grant of £500 to help with the transition from university.

Post graduate studies

If you want to undertake post graduate studies we will provide approximately £5,500 per year which includes:

- A postgraduate stationery, books, equipment and IT equipment grant of up to £225.
- A postgraduate living and accommodation grant of £90 per week.
- A graduation ceremony grant of £300.
- A graduation grant of £500 to help with the transition from university.

Open university courses

If you want to undertake an open university course we will provide:

- An initial stationery, books, equipment and IT equipment grant of up to £225 and then provide two further stationary, books, equipment and IT equipment grants on completion of each 120 credits/modules.
- A Higher Education bursary of £2000 over the length of the course made up of 9 payments of £222.22 each, the second and subsequent part being released on completion of 40 credits.
- On completion of the course a graduation ceremony grant of £300 and a graduation grant of £500.

Your social worker, personal adviser or carer will explain the detail of the allowances to you and will explain what may be required of you to access the support.

We will also provide financial support and crisis support in exceptional circumstances and in emergencies subject to assessing what you need.



Universal Credit claims

Claiming Universal Credit

You can claim for Universal Credit when you turn 18 years old.

If you are eligible for Universal Credit, you will receive your first payment in five week. During this time, you will still receive your maintenance allowance so you don't have to take a Universal Credit Advance (which you would have to repay).

Your Care Experienced Personal Adviser will support you to submit your Universal Credit claim and make sure claims are submitted at the earliest date and are processed quickly by the benefit agency. We have a protocol with the DWP to make sure claims for care experienced young people are processed quickly.

If you have any issues with your claim

The Job Centre Plus offices in Cumbria have named work coaches for Care Experienced Young People who are familiar with the cared for and care experience process and can advise and assist you with any issues you face.

Job Centre Plus work coaches will always try to avoid benefit sanctions (for example where some Universal Credit is stopped) and can work with you and your Personal Advisers to prevent a sanction. However, if a sanction is unavoidable, we will try to make sure you receive support with basic living such as food, heating and travel costs.

Birthdays, festivals and Christmas gifts

Festivals and Christmas gifts for ages 16 and 17

When you are aged 16 or 17 your allowance is £274.89.

Your social worker or personal adviser will purchase a gift or gifts for you using your festival allowance. You can also use some of the allowance for the cost of a celebration such as an activity, meal or cultural event.

If you are living in foster care or a home/school setting the allowance will be provided by your carer.

We will always buy festival and Christmas gifts for you rather than provide cash. The festival allowance can be used at a festival or cultural event appropriate to your faith or can be spread over several events.

Birthday, festivals and Christmas gifts (17th and 18th birthday)

On your 17th and 18th birthday your allowance will be £274.89.

Your social worker or personal adviser will purchase a gift or gifts for you using your birthday allowance, in addition up to 50% can be used to contribute towards the cost of a celebration - this could be an activity or meal with friends.

If you are living in foster care or a home/school setting the allowance will be provided by your carer. We will always buy birthday, festival and Christmas gifts for you rather than provide cash.

Festival and Christmas gifts (age 18 to 25)

You will receive the following as a gift:

- Age 18 to 20 - £50.
- Age 21 to 25 - £25 if you are still in contact with your personal adviser.

In addition, you will also receive a food hamper to the value of £25. The Festival and Christmas gift allowance can be accessed at a festival or celebration of your choice.

Birthday gifts (19th to 25th birthday)

You will receive the following as a gift:

- 19th and 20th birthday - £50.
- 21st birthday - £100.
- 22nd to 25th birthday - £25 if you are still in contact with your personal adviser.

If you live in a foster care or residential home setting, then you will get your 18th birthday gift through the relevant setting you are in.

Specialist support

Specialist support for 16 to 25 year olds

If needed, unaccompanied asylum seeking young people will receive additional support to help them keep in touch with family and friends and meet any specific cultural and health needs.

You may be eligible for all of the financial support listed in this section, however, the level of support will be based on an assessment of need carried out by a member of the care experienced team.

If you are remanded in custody

If you are remanded into custody and receive a custodial sentence you will receive pocket money and clothing support, this will be provided in discussion with the institution you are placed in to ensure it meets your needs.

If you are in hospital

If you are in hospital you will be supported with pocket money and a clothing allowance whilst your social worker or personal adviser helps to claim Universal Credit and any other benefits you are entitled to.

Managing your money



Keeping on top of your finances can be a challenge at times. It's hard sometimes to work out what's coming in and what's going out.

Spending time with your personal adviser to go through your income, costs and plan a budget as part of your pathways plan can be helpful and a good way to stay out of debt.

Your personal adviser can support you with

- Budgeting.
- Help you to understand the bills.
- How to manage your home.
- Keeping a record of the different bills and utility accounts.
- Noting contact details for the different providers.

How to budget

We will give you support with budgeting your money and help you learn how to budget and live independently.

We can also offer you a finance education course to give you a bit more support whether this is through Multiply or through a local community or hub session.

[Watch a video on how to budget for beginners from Money to the Masses.](#)



How to manage rent and bills

You will need to use your own money to pay your own rent and bills. This might be from a job, receiving benefits or a bit of both.

Ask your social worker or personal adviser for help understanding your bills like:

- Mortgage or rent.
- Electricity and gas.
- Council Tax.
- Water.
- Home insurance.
- Food.
- Broadband/phone.
- TV licence.
- TV subscription and WiFi subscription.
- Mobile phone bill.

How to track your spending

Make sure that you keep a close eye on your bills and work with your personal adviser to review them.

As time goes by, you'll find that most of them will increase and before you know it, you're paying extra per month.

Spend the time to sit and plan your budget spend so you can keep track of the money coming in and out, so you know what you have for other items such as clothing, travel and social and leisure money.

One way to track your bills is by keeping a simple spreadsheet. However, you do need to remember to update it.

You can also get help from:

- [The Care Leavers Foundation](#), who can provide modest grants to care leavers aged 18 to 29.
- [The Rees Foundation](#), who can offer financial help in some cases.
- [Citizens Advice](#), who provide free confidential advice about personal and consumer issues.