

Cumberland – Cared For and Care Experienced Finance Policy – 2025-2026.

Section 1 - Eligible and Relevant Young People Aged 16 and 17

Accommodation and Placements	Deposit and Rent in Advance	Care Experienced Maintenance Allowance (CEMA)	CEMA - Semi-Independent and Emergency Accommodation Adjustments	Lone Parents Entitled to Welfare Benefits	Sick or Disabled Young People Entitled to Welfare Benefits	Travel	Young People Placed with Parents / Living with Parents	Qualifying Children and Young People Aged 16 and Older	Care Experienced Maintenance Allowance Reductions - Young People who are Earning	Clothing Allowance	Initial Clothing Allowance	Birthday Allowances 17 th and 18 th
Provision of a placement or accommodation costs. If moving to private sector, up to level of one-bed LHA rate: £109.32 / £90.90 / £88.60 per week, shared room rate £91.00 £73.60 / £73.60 per week.	Available if no access to social housing, or social housing not suitable. Must be within LHA rates, i.e., 1 month's deposit, 1 month in advance.	CEMA– 2025-2026 - £72.90 per week. Paid for those responsible for food & utilities.	Young person provided with utilities: = £62.90 per week. Provided with utilities and food = £52.90 per week. Set Date To Implement	Once UC & CB in payment the CEMA, ceases. £200.00 M&B grant, £50.00 gift.	Once Universal Credit and Child Benefit in payment the CEMA, ceases.	All young people provided travel pass for their local area or equivalent local area pass if outside of Cumberland	See Page 14 and Appendix D of the Finance Policy. Wherever possible and where it is a planned return home, parents should fund.	See Page 14 and Appendix B All allowances and support can be available – subject to an assessment of need, principle is to facilitate access to universal services.	Disposable income over a given threshold = CEMA reduced by 50% or 100% - any reduction is added to the young person's Junior ISA or SUHA.	£45.00 per month paid monthly or quarterly, or as a supervised shop - as set out in Pathway Plan.	Up to £200.00 – subject to an assessment of need.	£274.89 for a gift or gifts and/or for a celebration provided to those living in semi-independent or independent accommodation.

Festival Allowance	Family Time and Travel Costs (and time with significant others, i.e., former foster carers)	Social Activities and Leisure	Life Chances / Social Activity	Key Documents	Education, Training, Apprenticeships and Volunteering	Digital Connectivity	Education, Training, Apprenticeship and Employment – Related Support	Introduction to Driving	Counselling and Therapeutic Needs	Health	Hospitalisation Grant
£274.89 for a gift or gifts and/or for a celebration provided to those living in semi-independent or independent accommodation.	Up to £250.00 per year X2. Travel costs to see a) family / b) significant people, assessment of need. Up to £250.00 x2 if outside the Cumberland area.	Obtain a 'Better Leisure Pass' Cumberland Leisure Pass or local Passport to Leisure (cover cost) if outside of Cumberland area. Up to £10.00 per week, to undertake at least one leisure activity.	One off major leisure / life chances activity – up to £135.00 or two payments of £67.50 each.	£135.00 – to ensure the young person has a birth certificate, citizenship card, passport, driving license, - citizenship documentation.	£1,200.00 16 to 19 Govt Bursary (per year). £1,200.00 Cumberland incentive (per year) if not accessing the 16/19 Govt Bursary (ceases end of June after 18 th) £3,000.00 Apprenticeship Bursary, the Provider also receives £1,000.00 to support the young person.	Via Universal Credit Via care leavers covenant or Children's Services if on a low income (for 6 months - once). Provision of a SMART phone – subject to an assessment of need (once).	Up to: £225.00/£300.00 per year for stationery, educational visits, books and equipment grant and I.T. grant; £800.00 (£960 if Net of VAT) computer grant (once). Commencing work grant - £200.00. Prom activity £200.00	1 provisional driving licence; 2 theory tests; 1 theory test resource (app, booklet etc), 2 practical tests; 10 lessons (1 hour), young person to cover the cost of 10 lessons – total package 20 lessons.	Explore access to CAMHS and universal services, accessing services via GP and local options.	Obtain HC1 (SC) and related exemption certificate – support may be provided subject to an assessment of need. Support of up to £100.00/£250.00 subject to and assessment	Essential items up to £40.00 (nightwear, slippers, dressing gown).

Cultural Needs	Religious Needs	Child Care Costs	Special Needs Costs	Personal Luggage	Subsistence	Celebration Event	Consultation with Young People	Emergency Payments	Exceptional Needs Payment
Support to assist young people to access, up to £100.00 subject to an assessment of need, if over £100.00 approval of a cared for/care experienced team manager.	Support to assist young people to access, up to £100.00 subject to an assessment of need, if over £100.00 approval of a cared for/care experienced team manager.	Use the Care to Learn Fund.	Support to assist young people to access, up to £100.00 subject to an assessment of need, if over £100.00 approval of a cared for/care experienced team manager.	£50.00 to ensure all young people have suitable luggage for each accommodation move. Ensure fostering/children's home provide prior to a move.	Subject to an assessment of need, and agreed in advance - £15.00 (£7.50 each) to facilitate a keywork session/activity.	To celebrate a young person's achievements and as a goodbye to the social worker - £20.00 per person (can include the personal adviser and carer/keyworker).	Young people will receive a financial allowance of £7.55 per hour (the amount is linked to the prevailing minimum wage for the age of the young person) plus expenses / travel expenses when undertaking consultation exercises.	Three x £12.00 emergency payments in any 6-month period (vouchers). Three £24.00 emergency food/utility parcels in any 6-month period.	Depending on an assessment of need – consideration of one-off exceptional payments.

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Section 2 – Former Relevant Young People Aged 18 to 21/25

Accommodation	Deposits and Rent in Advance	Care Experienced Maintenance Allowance – Failed Asylum Seekers with NRPF	Initial Benefit Claim For initial 5 weeks)	Council Tax Exemption / Allowance	Incentive Payments	Travel	Qualifying Children and Young People Aged 16 and Older	Asylum Seekers – with NRPF	Key Documents	Introduction to Driving
Staying put, home stays, supported accommodation, social housing. If moving to private sector, up to level of one-bed LHA rate: £109.32 / £90.90 / £88.60 per week, shared room rate £91.00 £73.60 / £73.60 per week.	Available if no access to social housing, or not suitable. Must be within LHA rates, i.e., 1 month's deposit, 1 month in advance.	CEMA – A) responsible for all costs = £72.90. B) provided with utilities = £62.90. C) provided with utilities and food = £52.90.	CEMA A) £72.90. B) £62.90. C) £52.90. Provided for 5 weeks whilst Universal Credit claim being processed.	Cumberland council tax department exempt local care leavers up to age 25. If there is a joint liability the exemption is for 50%. Children's Services will apply for an exemption or pay the council tax liability for those living outside of Cumberland, all exemptions and council tax support must be claimed, where there is a joint liability - 50% is paid.	£1,200.00 16 to 19 Govt Bursary (per year). £3,000.00 Apprenticeship Bursary, the Provider also receives £1,000.00 to support the young person.	One month transitional support to attend education, training, apprenticeship, employment. Local area equivalent.	See Page 31 and Appendix B All allowances and support can be available – subject to an assessment of need, principle is to facilitate access to universal services.	Keeping in touch allowance, subject to an assessment of need – maintain phone / facetime contact with family.	£135.00 – to ensure the young person has a birth certificate, citizenship card, valid passport up to 25, one driving license.	1 provisional driving licence; 2 theory tests; 1 theory test resource (app, booklet etc), 2 practical tests; 10 lessons (1 hour), young person to cover the cost of 10 lessons – total package 20

Personal Luggage	Birthday Allowances	Festival Allowance	Winter Utilities and Heating Allowance	Health	Special Needs Costs	Child Care Costs	Disabled Students Allowance	Digital Connectivity	Further and Higher Education	Education, Training, Apprenticeships, Employment - Related Support
£50.00 to ensure all young people have suitable luggage for each accommodation move. Ensure fostering / children's home provide prior to a move.	£50.00 on the 19 th and 20 th birthdays, £100.00 on the 21 st birthday, £25.00 22 nd , 23 rd , 24 th , 25 th birthday.	£50.00 for when aged 18, 19 and 20. £25.00 when 21, 22, 23, 24 £25.00 hamper.	£10.00 per week, £260.00 in total – 1 st winter (26 weeks) of independent living (01/10 to 31/03). PA to explore Local Offer, Care Leavers Covenant and Household Support Fund provision.	Support to complete HC1 and related exemption certificate – support may be provided subject to an assessment of need.	Support to assist young people to access, up to £100.00 subject to an assessment of need, if over £100.00 approval of a care experienced team manager needed.	Child Care Costs - Use the Care to Learn Fund. DWP Child Care Vouchers.	Check if eligible.	Via Universal Credit Via care leavers covenant or Children's Services if on a low income (for 6 months once 18/21). Provision of a SMART phone – subject to an assessment of need.	See pages 37 to 50 of the Finance Policy for an overview. 18 - 21-year olds - Universal Credit if undertaking education of over 12 hours week.	Up to: £225.00/£300.00 per year for stationery, educational visits, books and equipment grant and I.T. grant; £800.00 (£960.00 if Net of VAT) computer grant (once). Commencing work grant - £200.00. Prom activity £200.00

Higher Education	Cumberland - Higher Education Financial Support (Approximately £5,750.00 Per Year)	Higher Education Payment Process	Post Graduate Studies (Approximately £5,750.00 Per Year)	Young People Returning to the Local Authority Aged 21 to 25	Consultation with Young People	Exit Interview - Service Evaluation / Questionnaire	Emergency Payments	Exceptional Needs	Setting Up Home Allowance
See Universal HE Offer, page 43-46. Fair Access Offer; Tuition fee loan - £9,535.00; Maintenance loan – £10,544.00.	£2000.00 – HE Bursary - per course; £72.90 Weekly Allowance (term time); £28.50 UCAS Application Grant; Cost of 3 visits to different Universities Cost of 3 return journeys per year – Home to University Accommodation costs up to One Bedroom LHA rate during vacation, or halls of residence; £225.00 Equipment Grant; £800.00 (£960.00 if NET of VAT), Computer Grant (if not used); - Graduation & Ceramony Grant £500.00/£300.00	See page 48. Completion of learner agreement; Liaison with personal adviser; Authorisation to liaise with HE establishment;	See page 49. £225.00 Equipment Grant £90.00 Per Week Living / Accommodation Grant; £300.00 Ceremony Grant; £500.00 Graduation Grant.	Support to access universal services. Education & Training assessment of need, registration fees up to £1000.00 (FT) & £500.00 (PT).	Allowance is linked to minimum wage £10.00 (18 to 20), £12.21 (21 to 25 and over) per hour. Plus expenses / public transport to attend consultation events.	£10.00 voucher on completion of a service exit questionnaire.	Emergency food parcel £24.00, three in 12-month period.	Depending on an assessment of need – one-off payments.	£3,504.50 – total See page 51 to 54. Follow SUHA Guidance.

Appendix A	Appendix B	Appendix C	Appendix D	Appendix E	Appendix F	Appendix G	Appendix H	Appendix I	Appendix J	Appendix K	Appendix L
Categories of Care Leaver. See page 55.	Qualifying C&YP over 16. See page 56.	Young people who are detained. See page 57.	Young people living or placed with parents. See pages 59.	CICA Awards and Discretionary Trust Funds. See page 67.	Capital and Other Trust Funds. See page 69.	Separated Young People. See pages 70-75.	Standard Benefit Claim Letter – Template. See page 76.	Guidance on National Insurance Numbers. See page 79.	Financial Assessment – 16 & 17 Year Olds - Allowance Reduction – Transfer to Savings Form. See page 80.	Consent to Share Information Form – page 80.	Personal Finance Form for Pathway Plan. Page 81.