

Appendix 4

Special Guardianship Order – Financial Policy

Section 1

Introduction

What are the conditions for a financial assessment, and the circumstances in which financial support may be payable?

Section 2

The financial assessment process

Why do we do a financial assessment?

General overview of the financial assessment.

What does means testing mean?

Is the SGO support payment to pay for all costs associated with the child's care?

Who does the financial assessment?

What do we need from carers?

Do we need to see carers documents?

How is the calculation completed?

The calculation.

What does this mean to the carers, how can the means test be understood?

What is the difference between the SGO support payment and a fostering allowance?

How will carers be notified?

Section 3

Children in full time education post eighteen (Regulation 2(2))

Section 4

Legal advice

Section 5

Annual review of financial support

Do carers have to undertake a review of their financial support?

Can guardians support payments change each year?

What if something changes in-between annual reviews?

Will a social worker be involved after the order is granted?

What if carers have any financial concerns?

06/01/2026

Section 1 – Introduction

This document covers the following key areas related to SGO support payments:

- completing a financial assessment
- the financial calculations
- receiving a support payment and
- reviewing support payments

The Children's Financial Review Team (CFR) conduct financial assessments for Special Guardianship Orders (SGO). This is completed on behalf of the budget holder – the Head of Service, Regulated Services, Children's Services.

As part of the court directed assessment for the SGO, the allocated SW will need to understand the current financial circumstances relating to the household, as part of the SGO process. The Local Authority is unable to make a financial offer, until the household circumstances are fully understood.

What are the specific conditions for a financial assessment, and the circumstances in which financial support may be payable?

After CFR have been instructed to conduct a financial assessment, it can then be clarified whether a financial assessment is appropriate.

The current status of the child/children must be:

- a) Child Looked After (CLA) by the local authority
- b) fostering payments must be currently being paid in respect of the child
- c) the permanence plan for the child is SGO which is fully supported by the LA.

Eligibility for financial support is determined as part of the Assessment for Special Guardianship Support Services in line with The Special Guardianship Regulations 2005. Support payments are not paid for Private Law cases, where they do not meet the criteria above.

A request for an assessment can be made at any time from the point of application for a relevant child by a special guardian or prospective special guardian of such a child; or the parent of such a child. This process must be conducted as soon as possible – the target turnaround for a financial assessment is 4 working weeks, therefore time must be given to conduct this assessment within the court timescales. CFR will send a financial assessment form to the prospective carers as soon as they receive the request for assessment, and have ascertained that the application meets the above criteria.

Should guardians not complete the form and supply the necessary supporting documents in a timely fashion or there are problems or issues with their assessment that cause delay, then this process will take longer.

Court hearings may not proceed unless a letter has been sent to the carers, regarding the result of their financial assessment. Therefore, delay in completing the financial assessment can have a direct impact upon the courts ability to grant the SGO and achieve permanence for the child.

Please note that for any cases where the child subject of the orders will live with their guardians outside of the UK, then special circumstances will apply owing to the welfare benefits if any, applicable in their country of residence. Please contact Children's Financial Review to discuss this process.

Eligibility for a support payment is denoted by the guidance given by the DFE (Department for Education). On Special Guardianship it clearly states that 'financial issues should not be the sole reason for a special guardianship arrangement failing to survive;' and that 'financial support should be payable in accordance with the regulations to help secure a suitable special guardianship where such an arrangement cannot be readily made because of a financial obstacle.'

May there be exceptions?

Yes.

There may be; these would be in exceptional case circumstances. These will be assessed and if appropriate, provided via a key decision, from the Head of Service, Regulated Services.

Under Reg 6, point 38:

- ② Where it is necessary to ensure that the Special Guardian or prospective Special Guardian can look after the child;
- ② Where the child needs special care which requires a greater expenditure of resources than would otherwise be the case because of illness, disability, emotional or behavioural difficulties or the consequences of past abuse or neglect;
- ② Where the local authority considers that it is appropriate to contribute to any legal costs, including court fees, of a special guardian or prospective Special Guardian associated with:
 - the making of a Special Guardianship Order or any application to vary or discharge such an order;
 - an application for an order under Section 8 of the Act (child arrangements order, a prohibited steps order, or a specific issue order);
 - An order for financial provision to be made for the benefit of the child.
 - Prior to the court order only and while there is Child Looked After status; the local authority may consider it appropriate to make a contribution to the expenditure necessary for the purpose of accommodating and maintaining the child. This to include the provision of furniture and domestic equipment, alterations to and adaptations of the home, provision of means of transport, and provision of clothing, toys and other items necessary for the purpose of looking after the child. Costs of this nature would be funded by Locality Children's Teams.

Where a Special Guardian or prospective Special Guardian previously fostered the child as a Lincolnshire County Council approved foster carer, and they received an element of remuneration in the financial support paid to them as the child's foster parent, the local authority may in these circumstances continue to use this rate as part of the financial assessment process, for two years from the date of the Special Guardianship Order. These payments can continue for longer if the local authority considers this appropriate, having regard to the exceptional needs of the child or any

other exceptional circumstances. After two years, the standard rate of fostering will be used in the calculations, therefore these guardians will never receive more than the standard rate of fostering, two years after the order is granted.

Where anything other than the basic fostering allowance payment is being paid, after two years, the standard rate of fostering will be applied to all financial assessments going forward. This will give the family time to adjust to their new circumstances.

Section 2 – The financial assessment process

Why do we do a financial assessment?

Fostering allowances are payable to all foster carers to cover the cost of caring for a child. These allowances are set rates based on the age of the child, and are all reviewed annually, upon birthdays.

There are no equivalent set SGO support payments; payments are individually assessed for each child, and the household they live in. We therefore do a financial assessment, which will be particular to that household, to determine what the level of support payment will be. This will also be reviewed annually.

Any support that is payable will only be given in the circumstances listed in the section above and following this financial assessment.

The council must follow a budget within available resources; this method is deemed to be fair and proportionate.

The amount of on-going financial assistance paid is at the discretion of the Head of Service for Regulated Services.

What generally is the Lincolnshire County Council financial assessment?

A financial assessment involves conducting a 'means tested' assessment on the household where the child is living or will live.

We ask carers for their financial information and calculate an individual support payment based on that information.

The exceptions to the means testing process are:

- for Lincolnshire County Council approved mainstream foster carers only, they will be initially means tested but the support payment will be calculated on a non-means tested basis
- Key Decision cases, where exceptional case circumstances lead to a departure from our process
- Children not living within the UK

What does means testing mean?

A means test assesses income and expenditure within that household, to calculate a disposable income. This is a specific means test for children's assessments, that follows set criteria laid down by the DfE; therefore, we assess the income and expenditure that is recommended by them and then make a calculation following this guidance.

The disposable income is the monies that are leftover, when expenditure is deducted from the calculated income. This shows if the carers are able to make a financial contribution towards the care of the child:

- should there be a high disposable income which shows that the carers can fully contribute towards the care of the child, it may be likely that there would not be a support payment paid in respect of the child, or there may be a reduced payment compared to households with a lower disposable income.
- should there be no disposable income, then the carers do not have the financial means to contribute towards the care of the child, and it is likely that a support payment will be paid. In this instance, when child related benefits are added to the weekly support payment from Lincolnshire County Council (LCC), it is likely that this will total to be the equivalent of the fostering allowance that is being paid for the child.

At no time can a guardian receive child related benefits, while being in receipt of fostering allowance, as this is classed as benefit fraud, nor can the total support payment they receive each week be in excess of the fostering rates. Financial support from local authorities must complement and not duplicate financial support available through central government benefits systems. For this reason, child-related benefits will be deducted from SGO financial support offer.

Is the SGO support payment to pay for all costs associated with the child's care?

No.

It is a contribution towards the care. The full financial package comes from a total of up to four sources:

- Where a household is assessed as being able to contribute, there will be a **contribution from the carer**
- From central government **Child Benefit**, where appropriate
- From central government 'Credit' systems – **Universal Credit** (UC) if working age and **Pension Credit** (PC) is state pension age.
- Where assessed as eligible and subsequently awarded, a contributory support payment from **LCC**

Who does the financial assessment?

The responsibility for the financial assessment is with the Head of Service, Regulated Services, Children's Services, and it is conducted by the Children's Financial Review Business Support Team.

What do the carers need to do?

All prospective and approved guardians will be expected to complete a means test financial assessment form and declaration. This is sent out to the carers by the CFR team with an accompanying letter. In some instances, the allocated Social Worker or Supervising Social Worker for the pending case, can take this to the prospective guardians to support the completion, and as part of the assessment process. Should guardians need additional support to complete this documentation, they should advise the social worker as soon as possible to avoid delay.

Guardians will be expected to complete this paperwork again as part of the annual review. Should they require assistance, they can seek help from Citizens Advice Bureau, or they can set up a 'third party mandate' whereby they obtain help, pending sign off, from a family member or friend. Guardians can also contact the CFR team, and they will support guardians to complete the form and provide the correct documents.

The means test form and letter contain guidance for how it should be completed, and what to provide as part of the financial assessment.

This form is to be fully completed by the carers.

Do we need to see carers documents?

Yes.

The financial assessment form must be accompanied with the appropriate proof/evidence documents, to show the income and expenditure that is listed on the means test form.

Examples are:

- wage slips
- monthly Universal Credit statements
- Pension Credit annual letters
- benefit letters
- pension information
- self-employed accounts

These should preferably be sent via email as on-line screenshots, scans, or clear photographs of documents. Alternatively, carers can send hard copies (do not send originals), Financial assessments cannot be completed without these proof documents. Lack of these documents are often the cause for delays in assessments being completed.

How is the calculation completed?

The completed form and proof documents must be returned to CFR. All documents can be sent electronically, but for the first assessment, before the order is granted, the original signed means test form must be returned via post. For subsequent annual reviews, the form can be returned electronically.

The completed means test form and proof documents are logged by CFR; each document is recorded as received. These are sensitive documents that must be held and treated securely. Any original documents will be returned to the guardians.

Should there be any gaps or sections not completed on the means test form, then this will be raised with the carers to obtain the correct information. The form must be fully completed to ensure that we have a full financial picture of the household.

All documents are also checked against the information recorded on the means test form.

Should any documents be missing, or the form completed incorrectly, then prospective guardians will be contacted by CFR in writing to obtain the documents they need. Workers will be copied into the correspondence as appropriate.

An overview of the household can be given to CFR by the workers involved, to enable them to get a full financial picture.

Once all the correct documents have been received, the calculation can be completed.

THE CALCULATION

We assess the figures following the basis of the DfE guidance, 2005.

This is a non-standard means test – not all income and expenditure is taken into account, as per DfE guidance.

Income and expenditure are assessed and evaluated, before a calculation is made e.g. we may not use the net figure on wage slips or the board income that is received, we may make a calculation, following DfE guidance.

Income

We take into account:

- Earned income via payslips
- Self-employed income via Tax Calculation summaries and accounts
- State Pension for carers of state pension age
- Income from central government benefits means tested and non-means tested, including UC & ESA
- Interest from savings – we do not take into account the capital itself, income from board payments, other properties, child maintenance, payments made by other local authorities for children in carers care, any other income

We do not take into account:

- Personal Independent Payments (PIP)
- Payments made relating to disability payments for children
- Non-child relating income from PC
- Disability Living Allowance (DLA) Care and DLA Mobility
- Attendance Allowance

Once totalled, the calculator disregards the first 20% of the income, to leave the assessed income figure that is used in the calculation.

Expenditure

We take into account:

- rent/mortgage
- Council Tax – less any Council Tax Support paid

- Maintenance and court order payments
- Private pension contributions not included within payslips
- Nursery cost up to entitle for free government eligibility, after this they are not included

We do not take into account:

- loans unless directly involved with the child's placement
- we do not include IVA's, store cards, credit card liabilities

For standard household expenditure items, such as fuel payments, water/utilities, food and clothing, we do not ask carers for their individual expenditure amounts. These items are taken care of under 'core expenditure', as per DfE guidance. These are set figures, that are based on central government benefit rates, where an additional 25% of these values is added on, to give a higher allowable expenditure. There are figures allowable for couples or a single person, and amounts allowable for any children that are not subject to court proceedings. These amounts are used whether the applicant is of working or pensionable age.

Disposable income

The calculator then works out, by taking income against expenditure, what the disposable income is within the household. This works out what contribution, if any, the household can make to the care of the child. The disposable income is then halved.

Fostering allowances

Age related fostering allowances are entered into the calculation, and the reduced disposable income figure is deducted from the fostering support payment.

This leaves the baseline amount that is payable by the Local Authority in respect of the child.

Deduction of child related benefits

From the baseline amount, we then deduct the 'child related benefits' that the household would be able to claim. This is Child Benefit and the Child Element within Universal Credit or Child Addition of Pension Credit. This is done to ensure that at no point, carers are in receipt of a total amount that is in excess of the appropriate fostering rate for the child that is being assessed, in line with the DfE guidance.

This will give a final support payment figure for this household, for the children subject of this assessment.

What does this mean to the carers, how can the means test be understood?

See below the example calculations, to demonstrate how an assessment works:

Household for family A, a single carer, with one child subject of a SGO and one additional child living with them. The only income is from Universal Credit.

1	Universal Credit	£748.12
2	Child Element of Universal Credit	£315.00

3	Child Benefit for dependents	£104.28
4	Total income	£1,167.40
5	Income used in this calculation with a 20% disregard (No.4*80%)	£933.92
6	Standard Core Expenditure used for a single carer over 25 + one dependent	£883.01
7	Rent	£385.00
8	Council Tax	£28.30
9	Total family expenditure	£1,296.31
10	Calculated disposable income (No 5 minus No 9)	£-362.39
11	Age equivalent fostering payment monthly	£733.04
12	50% of disposable income (No 10*50%)	£0.00
13	Fostering less allowable disposable income (No 11 minus No 12)	£733.04
14	Removing child related benefits	£361.38
15	Monthly support payment	£371.67
16	Weekly support payment	£85.54

Household for family B, a couple, one carer of retirement age, other carer working age with 1 SGO child, one receiving State Pension, other works part time. They have no mortgage or rent and pay full Council Tax.

1	Part time employment	£916.67
2	State Pension	£857.35
3	Total income	£1,774.02
4	Income used in this calculation with a 20% disregard (No.3*80%)	£1,419.21
5	Standard Core Expenditure used for a couple	£723.99
6	Rent/mortgage	£0.00
7	Council Tax	£145.12
8	Total family expenditure	£869.11
9	Calculated disposable income (No 4 minus No 8)	£550.10
10	Age equivalent fostering payment monthly	£833.37
11	50% of disposable income (No 9*50%)	£275.05
12	Fostering less allowable disposable income (No 10 minus No 11)	£558.32
13	Removing child related benefits	£368.28
14	Monthly support payment	£190.04
15	Weekly support payment	£43.74

How does the SGO support payment compare to a fostering allowance?

A fostering allowance is paid to carers, who are not legally able to claim child related benefits i.e. Child Benefit and either Universal or Pension Credit. Monies paid are designed to reflect the lack of access to benefits, and to take into account the legal status of the child while in a foster placement.

Special Guardianship Orders are permanent legal orders determining who the child's special guardian is. A key financial point is that Special guardian is legally able to claim the same child related benefits as birth parents.

When the government child related benefits are added onto the LCC contribution, the total must not be in excess of the age-related fostering allowance.

How will carers be notified?

An offer letter is prepared for the prospective Special Guardians. This letter details what the prospective guardians are in receipt of now (where applicable), what they will initially be in receipt of should the order be granted. It details the conditions of receiving the support payment. The

offer is time limited for 6 months and will be recalculated should the legal proceedings be extended beyond this, for any reason.

The letter is sent to the Head of Service for approval, and once approved, then sent out to the prospective guardians, with a copy to all relevant workers. This letter is required when carers attend the independent legal advice meeting with their solicitor, and they are encouraged to take the formal offer letter with them.

Workers must then inform CFR when there is a final hearing outcome when the order is granted; so that CFR can organise to make any new payments live. This process will also cease any current fostering payments; no action needs to be taken by the carers in this respect. This needs to be done as soon as possible after the order is granted to help avoid large overpayments to carers.

The local authority must disregard a financial assessment in a supported application in respect of legal costs including court fees. These legal fees are a fixed amount from a separate budget, as below section 4.

The local authority **may** disregard means, where they are considering providing financial support in respect of:

- (a) Initial costs of accommodating a child who has been looked after by the local authority – where a payment made is of the nature of a ‘settling-in grant’. It is not expected that this payment would be means tested, but local authorities might, for example, want to means test any contribution to an adaptation to the home.
- (b) Recurring costs in respect of travel for the purpose of visits between the child and a related person with whom they have contact (or would have contact but for prohibitive travel costs) – so that, for example, where the local authority wants to underline the value of and facilitate contact for the child with a sibling, they can achieve this by not means testing payments to support this.
- (c) Any special care referred to in regulation 6(2)(b) which requires a greater expenditure of resources than would otherwise be the case because of his illness, disability, emotional or behavioural difficulties, or the consequences of his past abuse or neglect in relation to a child who has previously been looked after by the local authority. This will allow local authorities to provide a financial package for a particular child to facilitate the making of a special guardianship order.
- (d) Where they are considering including an element of remuneration in financial support payment to ex-foster carers – so that local authorities can maintain the amount paid to a foster carer who goes on to become a special guardian for the transitional period.

The term financial support is intended to apply to a periodic or regular payment, payable weekly.

The proposed sum of money will then be subject to management approval, by the Head of Service for Regulated Services as above.

Financial support that is to be paid periodically is not payable until the Special Guardian or prospective special guardian has agreed that they will inform the local authority immediately if:

- they change their address;
- The child ceases to have a full-time home with them;
- The child dies;
- any of the changes mentioned in the Special Guardianship Regulations 2005, Regulation 9 (cessation of financial support) occur; or
- There is a change in financial circumstances or the financial needs or resources of the child which may affect the amount of financial support payable.

Special guardians can appeal against a proposed decision made regarding financial support. Any representations made regarding the decision must be lodged within twenty-eight days on receipt of the written notice. If no representation is received, then the local authority will formalise the proposed financial support as stated in the notice.

Financial support ceases to be payable to a special guardian if:

- (a) the child ceases to have a home with them, or dies;
- (b) the child ceases fulltime education or training and commences employment;
- (c) the child qualifies for Universal Credit or Jobseeker's Support payment in their own right;
- (d) the child reaches the age of eighteen years of age unless they continue in full time education or training, when it may continue until the end of the course or training being undertaken.
- (e) The Special Guardian dies (CFR must be informed)

Section 3 - Children in Full Time Education Post Eighteen (Regulation 2(2))

When will the support payment cease?

Should the above conditions be met, a support payment will be payable until the child reaches 18.

Financial support will be considered for the child of a Special Guardianship Order who has exceeded eighteen years of age, where they are still in further non-advanced education or unpaid training. This will be on the basis that immediately before reached the age of eighteen:

- (a) Child was subject to a Special Guardianship Order
- (b) on-going financial support was payable in relation to them.

Financial support may continue until the end of the training or education course being undertaken. This will only be applicable for the duration of the course being studied at the time the young person is 18 and can be a one year or two-year course. Support payments will not be paid for any additional courses taken after that.

CFR will need confirmation in writing of the place and type of course, and the course dates. Should this information not be received, the support payments will cease from when the young person reaches 18.

CFR will highlight to guardians through the annual review process, as to what the arrangements are for the child as they approach their 18th birthday.

Are children subject to an SGO, eligible to Leaving Care Services?

After a young person's 17th birthday, it is to be established whether they require a referral to Leaving Care Services – they have the right to refuse this service if this is not something they want to pursue.

Special Guardianship Regulation 22 guidance states that time spent under a Special Guardianship Order is relevant when considering the child's entitlement to leaving care services. Section 24(2) of the Children Act defines a person qualifying for advice and assistance. This may include financial assistance in line with Section 24B to support educational or training needs.

Children's Financial Review will write to both the young person and the guardian and inform them how to access Leaving Care Services.

A referral will be made to the Leaving Care Service, to inform them a young person is eligible for services.

Section 4 - Legal advice and fees

Can carers get legal advice prior to the court hearing?

Yes.

Carers can consult with an independent solicitor, to obtain legal advice, prior to the court hearing.

Is the legal advice funded?

The local authority has the ability to pay for the prospective Special Guardian to seek legal advice where this is required and the Head of Service, Regulated Services will authorise this.

This will usually be a one-off consultation with a solicitor to ensure the prospective Special Guardian understands fully the legal implications and would be. The cost provided for legal advice is up to a maximum of £250, **inclusive of VAT**. Where Special Guardians are seeking to vary or discharge an order (including varying an accompanying Section 8 order) authorisation for payment would rest with the Head of Service, Regulated Services. Guardians are advised not to book or pay for their legal advice in advance of receiving confirmation that the Local Authority will fund this. How the payment to the legal advisor is made is detailed below.

The Supervising Social Worker firstly e-mails the budget holder for the legal funding fees, which is the Head of Service, Regulated Service. This is to ask for authority to use the Legal Fees budget for legal fees funding for the carer, for the pending SGO. The worker gives full details of the case to the Head of Service, to enable them to make a decision. The Children's Financial Review team is to be copied into this e-mail. Only one amount of funding will be agreed per case.

The funding is to be timely with the process of taking the pending SGO case to a final hearing; the carer needs to be in receipt of all the approved and agreed documents as part of the court process, but it is not too early that this advice will expire before the case goes to court.

The Supervising Social Worker then generates the legal funding authority letter from the agreed template and completes with the required details. This is to be sent to the carers, which will inform

them that there is funding available for legal advice and what they need to do to access that funding.

The carers solicitors are to e-mail childrensfinancialreview@lincolnshire.gov.uk stating that they are to give independent legal advice. CFR will check that they are set up on our payments system and if not, they will obtain the relevant banking details. Once set up, CFR will raise a purchase order to the solicitors, for £250 inclusive of VAT. The solicitors will then receive a purchase order; they can then raise their invoice, to include this purchase order number and following the instructions on the purchase order, they will submit their invoice to the external office address given. At no point is an invoice to be sent to either CFR, the social worker or supervising social worker, or our legal department.

Section 5 - Annual review of financial support

Do carers have to undertake a review of their financial support?

Yes.

Guardians must be assessed each year, the financial assessment (referred to in the regulations as an annual statement) being completed within 12 months of the last effective date of their current support payment.

The responsibility is with guardians to provide their annual statement, to show the financial circumstances, the financial needs and circumstances of the child, the current address and whether the child still has a home with them.

To receive the annual statement, the guardians will be contacted by the Children's Financial Review team each year, they will write out to each household to request the annual statement, and provide advice and assistance where necessary.

A means test form will be sent out and a full assessment will be conducted.

The full financial process as detailed above, will be conducted.

Social Workers and Supervising Social Workers should take the opportunity through the pre-court SGO process, to discuss with carers that an annual review will occur each year and remind them to keep all relevant income and expenditure documentation in readiness for these reviews.

Failure of the guardian to respond to the request for an annual review may result in the support payments being suspended until the relevant information has been sent to CFR. No back-payments can be made for this period of suspension. The Local Authority will provide advice & assistance on the completing the forms where requested.

Can guardians support payment change each year?

The support payment that the guardians receive can change. It can go up as well as down, or may cease altogether, as part of the means testing process. If there are changes to a household, whether

physical or financial, then these will likely affect the support payment. If these are significant, then this may result in a large decrease or the support payment ceasing.

If household circumstances remain the same, then guardians may see a small increase year on year, and as the child gets older. Current fostering rates are used as the starting point in the assessment and for the age of the child at the point of the review which can influence the financial support provided.

Support payments do not change on the child's birthday, but at the anniversary of the annual review.

What if something changes in-between annual reviews?

Guardians must inform the local authority about any change in circumstance occurring between reviews, by contacting the CFR. Therefore, guardians are advised to retain CFR's contact details.

Changes requiring notification can be physical changes to the household, for example moving house, people moving in or leaving the household. Also changes to income must be communicated to CFR, examples are starting or leaving employment, accessing pension payments, changes to benefits.

Failure to communicate any of these changes can result in overpayments. Should it be calculated that there has been a change that has not been communicated to Lincolnshire County Council, that has affected the financial assessment of the household, then this may result in an overpayment. This may be retrieved from the guardian from subsequent allowances, or alternative methods of repayment to the Council.

Will a social worker be involved after the order is granted?

There will be no on-going fostering service involvement once the order is granted. The Supervising Social Worker will do a final visit, post order, and involvement from the fostering service will then cease.

The only exception would be via Childrens Team if there is a court ordered time limited Supervision Order, as denoted under the Children Act 1989, or if the child remains in need of support of services in line with Child in Need (S17 of the Children Act 1989) processes.

The guardians will remain open to Lincolnshire County Council, as a financially involved team only.

What if I have any financial concerns?

Guardians can contact their local Citizens Advice Bureau, should they have any financial concerns, or need advice on benefits. They can also obtain independent financial advice should that be required. If guardians are unsure about a change in their financial circumstances and whether this could affect their SGO allowance, they should contact CFR.