



North
Tyneside
Council

North Tyneside
Children's Social Care
Care Leavers
Financial Support
Practice Guidance

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Introduction

1. The purpose of this guide is to describe how North Tyneside Council is going to support young people who are leaving care under the provision of The Children Leaving Care Act (2000), The Children Act vol.5 (1989), and The Children and Social Work Act (2017). This guide focuses on financial support to allow young people to gain confidence in handling their money.
2. As soon as possible, young people in the care of local authorities should be given help in managing their money and learning about their financial rights, entitlements, and aspirations. To give young people a good start in life and help them avoid future financial difficulties, it is important to take advantage of the help and support available to them while in care.
3. North Tyneside Council will continue to provide care leavers with services until they are 21 or 25 years old.

Age	What happens
16	The young person will be given a plan to help them transition from care to independent life
18	The young person is no longer in care, but North Tyneside Council (depending on the status of the individual) will still provide them with some support, including a personal adviser and plan
21	The young person can continue to get help and advice from the council and a personal adviser until they are 25, if they want to.

Identifying eligibility as a care leaver

Category of Young Person	Age	Eligibility Criteria
Eligible young person	16-17	Looked After by the Local Authority for a period of 13 weeks which started after they turned 14 and remains Looked After following their 16th birthday. The 13 weeks do not need to be continuous and can be made up of several shorter periods. However, planned respite care is not counted towards eligibility. Remanded young people who cross their 16th birthday after being in the care of the Local Authority for 13 weeks or longer are also regarded as Eligible.

Relevant young person	16-17	Those young people who meet the eligibility criteria but who leave care. This also includes young people who are detained in a remand centre, a young offender's institution, or any other institution ordered by the Court upon reaching their 16th birthday. It also includes young people who have lived for a continuous period of six months or more with their parent, someone who has parental responsibility for them, or where there was a Residence Order in force immediately before the care order was made.
Former relevant young person	18-25	A young person who was either an Eligible or Relevant young person before reaching the age of 18.
Unaccompanied asylum-seeking child (UASC)	16-17	Young people who are accommodated by a Local Authority, with leave to remain or leave to enter granted for a limited period who are seeking asylum and who are without the support of a parent or guardian in the UK.
Qualifying care leaver	18-25	A young person who has been looked after for at least 13 weeks since the age of 14 and is not older than 25.
<i>Please note that the entitlements/support offered for unaccompanied asylum-seeking children may vary depending on their individual circumstances and the relevant laws and regulations.</i>		

4. Note: North Tyneside Council provides support to these young people through a range of services beyond just financial assistance, including accommodation, education and training support, assistance with employment, and access to a personal adviser.
5. Note: Young Parents – The Children and Social Work Act 2017 removed entitlement to means-tested benefits from eligible and relevant children who are parents and care leavers. This means that young parents who are care leavers cannot claim means-tested benefits. However, they may be eligible for other forms of support and financial assistance from the local authority, such as housing assistance, education and training support, and general assistance to the extent that their welfare requires it.

Financial Assistance and Support for Eligible and Relevant Young People

6. Foster carers and providers commissioned by the local authority are responsible for preparing young people to leave care. As part of their responsibilities, they will help young people to learn about budgeting and money management. Pocket money will be provided to eligible and relevant young people (subject to an assessment) (see Allowances Table 1). In addition to personal items young people intend to take with them when they leave, this money can be used for things like clothing, toiletries, and personal phone calls.

Young People Living with Parent(s)

7. In the case of young people who are Eligible or Relevant but have recently returned to live with their parents North Tyneside Council may consider contributing to the costs of that return. An additional funding request will only be considered in exceptional circumstances and any request must be presented to the Family and Friends panel. The Pathway Plan should reflect all financial arrangements.

Financial arrangements

8. For Care Leavers who are ready to become independent, an allowance will be given to cover the costs associated with establishing a home, as well as financial aid for educational and training opportunities, including higher education or aid with finding employment.
9. If a young person has money in savings or a trust, we will not take it into account.

Bank accounts

10. Young people leaving care will be able to receive payments from the Council if necessary if they have a bank account.
11. Social worker or personal advisor should become familiar with the types of accounts available to young people. Social workers, personal advisors, and foster carers should help young people decide which is best for them.
12. Where an unaccompanied asylum-seeking child is unable to open a bank account, the social worker must follow the guidance: Policy for Pre-Payment Cards for Unaccompanied Asylum-Seeking Children (UASC). A pre-payment card will be allocated to the young person and subsistence allowances loaded

on by the Adult Finance Team, after confirmation of eligibility by the social worker.

Savings account

13. Young people will need to be assisted to open a Bank or Building Society (Savings) Account. This will be used to budget their pocket money. Young people should be encouraged to save percentage of their pocket money for more expensive clothing and personal items they may wish to buy.

Current Account

14. Young people will receive all payments directly into their bank accounts and in exceptional circumstances in cash. The amount of payments and the method of payment should both be recorded. Information about financial support is available in the local offer for young people.
15. If young people are working this will allow them to be paid directly into an account. Children who are still in foster care but who earn money should be encouraged to save a portion of what they earn until they turn 18. As a result, they will be better prepared to cope with their future financial responsibilities after leaving care.
16. Those eligible for benefits post-18 will receive benefits, such as Universal Credit, from central government agencies into their bank accounts.

Subsistence and Other Payments:

17. For under 18 year olds, the local authority will ensure they receive an allowance that is equal to the [current Universal Credit rates for single under 25-year-olds](#), reduced in line with additional support provided. This income maintenance is provided to all under 18-year-olds, including those who are studying, undertaking unpaid training, seeking employment, or undertaking voluntary work. If young people are undertaking training for which they are paid, they will get the equivalent or a higher allowance from their training provider (up to the age of 18).
18. However, young people who are in accommodation-only placements will only receive the full amount equivalent to universal credit. This is because these placements are designed to provide young people with a safe and stable place to live, while they focus on their education, training, or employment. The

additional support provided in these placements is already factored into the overall cost of the placement.

19. Young people who are in other types of placements, such as supported living arrangements, will receive an allowance that is reduced in line with the additional support provided. This is because these placements are designed to provide young people with more support than accommodation-only placements. The additional support provided in these placements is already factored into the overall cost of the placement.
20. The table below provides more information about the income maintenance allowances that are available to under 18 year olds.

Placement type	Income maintenance allowance
Accommodation-only placement	Full amount equivalent to universal credit
Supported living arrangement	Reduced amount equivalent to universal credit, in line with additional support provided
Other type of placement	Reduced amount equivalent to universal credit, in line with additional support provided

21. Young people who are undertaking low paid employment and living independently or semi independently will continue to receive income maintenance allowance until they earn a given threshold up to the age of 18 (see 13).
22. Young people with disabilities and lone parents (aged 16 & 17) are able to claim means tested benefits and therefore will not receive the majority of the 16- & 17-year-old leaving care allowances as their welfare benefits are provided to cover these areas. The Income Maintenance Allowance and Clothing Allowance will cease for these groups.

23. Where young people are living in semi-independent/supported placements and costs are inclusive of specific elements including utilities and meals, adjustments will be made to the level of financial support/services provided thus reflecting the inclusive fees met by the Leaving Care Service as follows:

Note: Bed and Breakfast Accommodation is not to be used in any circumstances for 16- and 17-year-olds.

Summary:

	Information
Up to age 18	Local authority will arrange and meet accommodation costs
Up to age 18	Income maintenance allowance will be paid to young people, including those who are studying, undertaking unpaid training, seeking employment, or undertaking voluntary work. If young people are paid for their training, they will get the equivalent or a higher allowance from their training provider.
Up to age 18	Young people who are undertaking low paid employment and living independently or semi-independently will continue to receive income maintenance allowance until they earn a given threshold (over £100 per week).
Up to age 18	Young people living in semi-independent/supported placements and costs are inclusive of specific elements including utilities and meals, will receive financial support/services adjusted to reflect the inclusive fees met by the Leaving Care Service.
16-17 year old young people with disabilities and lone parents	Young people with disabilities and lone parents may be able to claim means-tested benefits instead of the income maintenance allowance and clothing allowance.
Foster carers and providers commissioned by the local authority	Foster carers and providers commissioned by the local authority will help young people learn about budgeting and money management, and provide pocket money subject to assessment.
16-17	Care leavers who are ready to become independent will receive an allowance to cover the costs associated with establishing a home and financial aid for educational and training opportunities. Savings or trusts will not be taken into account.

Young people living with parent(s)	Eligible or relevant young people who have returned to live with their parents will not be eligible to claim benefits until they have been home for six months and become qualifying. North Tyneside Council will conduct a financial assessment and may consider contributing to setup costs of that return. The Pathway Plan should reflect all financial arrangements.
Bank accounts	Young people leaving care will need a bank account to receive payments from the Council if necessary. Savings accounts should be used to budget pocket money, and young people should be encouraged to save a percentage of their pocket money. Current accounts will allow young people to receive payments directly and will be used to pay for expenses associated with education/training or low paid employment. UASC who cannot open a bank account in their own name will be allocated a pre-paid card by the local authority and all subsistence allowances will be loaded onto the card by the Adult Finance Team after confirmation of eligibility by the social worker.

Special events

24. Following an assessment of need a special events allowance can be paid directly to the young person or given to the key worker/personal adviser, or social worker to purchase a gift or to contribute towards a celebration.
25. For Former Relevant young people; the allowance will be subject to young people remaining in contact with Leaving Care and actively engaging in their pathway planning.

Identification Documents

26. All young people should have a National Insurance Number by the age of 16 as well as relevant identity documents with photographic evidence to ensure they can register for housing, bank accounts, and claim welfare benefits.
27. National Insurance Numbers are not issued automatically. The social worker for the young person should contact the National Insurance Number Office - HMRC to initiate the process of obtaining a National Insurance Number when the young person turns fifteen and nine months old. For detailed guidance, see [GOV.UK guidance "Applying for a National Insurance Number for a looked after child"](#).

28. When the letter confirming the National Insurance number is received the social worker should record it on LCS and place a copy of it on the young person's electronic record.
29. Children's Social Care will cover the following costs to ensure young people have other documentation to prove their identity:
- First Adult Passport.
 - Travel documents (subject to an assessment).
 - Provisional Driving Licence.
 - Copy of Birth Certificate.
 - Deed Poll to change name legally, if required.
 - Travel documents (UASC)

Summary:

Action	Age	Responsible Party
Contact National Insurance Number Office to obtain National Insurance Number	15 years, 9 months	Social Worker
Record National Insurance Number in LCS and place a copy in electronic record	Upon receipt of confirmation letter	Social Worker
Cover costs for identity documentation	As needed	Children's Social Care – Social Worker

Emergency Payments

30. Young people will be supported to manage their finances effectively to meet their day-to day needs.
31. The Leaving Care Service may, subject to an assessment of need, provide some time-limited practical assistance in the form of emergency payments for food and clothing, etc. Should it appear that there are patterns to the request or, the young person consistently appears to be unable to manage their budget, action including formal budget advice and training will be required before any further payments are made.

Eligible and Relevant Young People Who Are Working

29. Eligible and Relevant young people who are working full time continue to receive an income maintenance allowance that will guarantee they are in receipt of at least £100.00 per week in addition to their rent. Once the total income from wages and subsistence exceeds £100.00, the amount of the income maintenance allowance the local authority will pay will be reduced pound per pound after the first additional £20 per week. This is to ensure that young people are still incentivised to work.
30. Allowances to young people in full and part time employment will cease when the young person reaches the age of 18. Young people will be expected to apply for Universal Credit. This is because Universal Credit is the main government benefit for working-age people, and it is designed to provide support to people who are in work.

Young People in Further Education, Training and Employment

32. Eligible and Relevant young people (16- and 17-year-olds) who are studying at sixth form college or further education colleges will be supported if living independently or semi-independently via their income maintenance allowance.
33. For young people eligible for a 16-19 bursary, this will be paid by the learning provider in cash/kind and be additional to the maintenance allowance. See the [GOV.UK Guidance "16 to 19 Bursary Fund"](#).

Laptop provision for Care Leavers entering full time Further Education and Higher Education

34. The social worker/personal advisor can apply to HIVE for pupil premium funding for a laptop for young people entering full time Further Education and Higher Education. The course must be an academic course of at least GCSE level and require the use of a computer. If agreed, this may be provided as a laptop or as payment managed by the social worker/personal adviser. The laptop or payment agreed will match that of a council issue laptop. Where a young person needs to have a laptop with particular specifications, they may be able to contribute to the cost.

Financial Support to Care Leavers 18+ (Former Relevant Young People)

35. At 18 as an adult living independently, young people are expected to be responsible for their own maintenance costs. If young people are not in employment they will be entitled to claim state benefits. Since this is an entitlement the Local Authority no longer has a duty to support young adults financially unless this is required to assist in the seeking and maintenance of education, training or employment.

Claiming Benefits

36. Care leavers can make an advanced claim for Universal Credit up to 28 days before their 18th birthday, by making a pre-claim appointment with the Jobcentre. This will help to ensure care leavers have the required documents to make their claim and that all relevant support is in place. Care leavers can take their Personal Adviser with them to their Jobcentre appointments.
37. The process following the application can take a few weeks and providing that the young person has kept all appointments, submitted an application and any paperwork requested, they will continue to be supported financially by the Leaving Care Service for up to five weeks. Failure to make an application at the appropriate time, missed appointments or failure to submit paperwork is the responsibility of the young person. North Tyneside Council is under no obligation to compensate for a young person's failure to comply with the benefits application process.
38. If benefit payments are disrupted through no fault of the young person they will receive an allowance relevant to their needs as outlined in this guidance. In these circumstances, young people will be required to evidence their actions to resolve the concern and to share their journal with their social worker/personal adviser so that evidence of payments being paid/withheld can be identified.
39. The social worker/personal adviser will discourage young people from taking advance payments or loans relating to benefits. These are generally deducted from following payments and therefore reduce regular payments. North Tyneside Council will not contribute to living costs where a young person chooses to do this.

40. North Tyneside Council offers council tax exemption up to age 25 for young people leaving care who have their own tenancy. Young people should inform their personal advisor every time that they move so that the council can be informed. If care leavers live with a friend or partner who is not exempt, they will be expected to pay 50% of the council tax amount. If the care leaver returns to live with family, they will no longer be exempt as the council tax relates to the property.
41. From April 2023 all young people will be expected to apply for council tax reduction. Once completed those within North Tyneside will be exempt from the remaining costs and those beyond North Tyneside will have their remaining costs funded by North Tyneside. The social worker/personal advisor should submit a change of circumstances form to Revenues and Benefits to ensure exemption is applied.

Accommodation

42. The local authority will arrange and meet accommodation costs up to the age of 18.
43. Where there are plans for young people to rent private sector accommodation, the amount of rent must be within the Local Housing Allowance for the area they plan to live in. North Tyneside does not pay rent in advance or act as guarantor. Any requests for specific support must be discussed with senior managers through Resource Allocation Panel.
44. In exceptional circumstances where the young person is not able to access social housing or would be at risk in such accommodation a deposit and rent in advance may be considered. This would be subject to agreement from senior managers through Resource Allocation Panel (RAP).
45. Where young people are moving into private accommodation a deposit and rent in advance will not be approved in the following circumstances:
 - The rent charged by a landlord is higher than the Local Housing Allowance for the area.
 - Where a young person has appropriate access to social housing.

Education and Training for Former Relevant Care Leavers

Further and Higher Education:

46. The Leaving Care Service will offer financial support for care leavers through at least one course of further or higher education of their choice starting before their 21st birthday as agreed and detailed in the Pathway Plan. If not met by a bursary or charitable funding, costs may be met, subject to assessment, for:
- Registration and Examination fees.
 - Accommodation.
 - Textbooks and equipment specified as essential.
 - Activities essential to meet course requirements.
 - Transport costs to open days & college interviews.
 - Specific clothing, including clothes for interview and essential equipment related to the course.
47. The Leaving Care Service will assist young people to apply for college/university support funds to help with costs associated with courses.
48. Funds are not available for tuition fees however a short course to the value of £100 can be funded.

Accommodation while studying

49. North Tyneside provide accommodation costs for one home for the duration of the course, to a maximum of the relevant Local Housing Allowance rates, with priority given to halls of residence or shared student accommodation.
50. Accommodation is provided in one property throughout the duration of study in higher education. This may mean that the young person does not remain in their student property during vacation times. Under these circumstances, accommodation will be provided for holidays during the course, except for the time leading up to the first term, or after the last term. During the holidays, if a return to a Staying Put carer is planned this must be agreed in accordance with arrangements in line with the Staying Put Policy.

Post Graduate Courses and Requests for Support with Education or Training after age 21

51. North Tyneside Council will not finance postgraduate courses. However, they may agree to fund accommodation for one year of postgraduate training if it is identified in the Pathway Plan. No maintenance allowance or bursary payments will be paid during postgraduate study.
52. Care leavers who wish to or are resuming programmes of education or training after the age of 21 are entitled to an assessment to determine eligibility for financial support. They must be informed of this and provided in writing with information advising of their rights and entitlements. Support can be available for as long as the young person continues on the agreed education even if this ends beyond their 25th birthday.
53. Programmes are not limited to university study and might include:
 - Completion of a basic skills course, so that the young person has the numeracy and literacy skills needed to compete in the jobs market.
 - Taking up a course of further education.
 - Taking up a university place.
 - Participating in vocational training and apprenticeships.
54. Where a Care Leaver requests support through an educational programme, an assessment will be carried out by the Leaving Care Service. The assessment will focus on the appropriateness of the education or training course for the young person given their level of ability, the purpose of undertaking the course and how it will help them to find employment in the future, and financial assistance available to them from other means. It will draw on information about the young person's skills and capabilities, previous support given and the extent to which the young person made use of that. This information should have been set out in the Pathway Plan.
55. The extent of practical and financial assistance provided will depend on the young person's needs and will reflect the type of course, whether it is full or part time. An assessment of the young person's existing income will also be carried out. Advice will be given on sources of funding available from bursaries, grants and charitable organisations, and young people will be expected to avail themselves of all sources of funding.

56. Incentives will not apply for young people over the age of 21.

Care Leavers in Custody

57. Young people on remand in custodial settings will not receive full personal allowances but will be paid £20 per month by the Leaving Care Service to support with additional PIN phone credit and personal care purchases until able to secure employment in custody. This allowance will be replaced by any allowance/payment in kind from the institution.
58. Transport from custody will be arranged or paid for and any immediate needs on release considered and should be assessed in advance.
59. Young people who have not accessed their Setting Up Home Allowance and their custodial sentence extends beyond their 25th birthday will still be able to access the fund. The Personal Advisor should ensure that both the young person and Offender Manager is informed of outstanding balance and contact details of the service. The onus is on the young person to make contact with the service and this should be clearly documented as an agreement within the Pathway Plan prior to closure.
60. Young people preparing to leave custody should be supported by submitting an early claim for universal credit up to 28 days prior to release.

Qualifying Care Leavers

61. Local authorities must give advice, guidance on request and have a discretionary power to give assistance, sometimes financial, to young people who do not meet the criteria for full leaving care support on account of their particular needs until they reach the age of 21. This needs to be assessed on a case-by-case basis.

Young people qualifying for this will be:

- Under the age of 21 who were in the care of North Tyneside Council between the ages of 16 and 18 for any period of less than 13 weeks and have now ceased being looked after

- Relevant young people who have successfully returned home for 6 months by the time they reach age 18
- Those aged 16 to 21 who are or were subject to a Special Guardianship Order and were looked after by North Tyneside Council immediately before the making of the order.
- Young people accommodated by a health or education authority or by or on behalf of a voluntary organisation.

Complaints, Comments and Compliments:

62. All care leavers with whom staff are working should be made aware of the processes for giving feedback which might include comments, compliment or complaints. Young people may request/need help in completing feedback. Care leavers should routinely be encouraged to make suggestions and comments about, the services they are receiving, and agreement should always be sought about any issues or differences of opinion that may arise. However, where this cannot be done and the young person wants to make a complaint about the finances they have or are receiving, in the first instance local resolution should be attempted. The person receiving the complaint must acknowledge receipt of the complaint within 3 working days saying who will deal with it and when a response will be received and a substantive response must be given within 10 working days.

Financial Offer

	Eligible	Relevant	Former Relevant	Former Relevant 21+	Qualifying (discretionary payments based on assessment of need only)
Income Maintenance Equivalent of current under 25 universal credit amount, rounded up to nearest £5	Yes <i>*living semi-independently/independently</i>	Yes <i>*living semi-independently/independently</i>	* 5 weeks from 18 th birthday only subject to UC claim	No	No
Gym Membership (North Tyneside Council only) or equivalent cost for alternative sport provision where consistent interest is shown	Yes	Yes	Yes	Yes	No
Setting Up Home Allowance (supervised) £3000	No <i>*discretionary with consultation with PA</i>	Yes <i>*if living in independent home</i>	Yes	Yes <i>*including post 25 for care experienced YP leaving custody</i>	No
Sturdy Luggage Item £45 (one-off purchase)	Yes	Yes	Yes	Yes	No

TV License (1st Year) Whole year covered at current cost	Yes <i>*living semi-independently / independently</i>	Yes <i>*living semi-independently / independently</i>	Yes	No	No
1st Years Home Contents Insurance	Yes	Yes	Yes	Yes	No
Council Tax Exemption (including out of district)	N/A	N/A	Yes	Yes	Yes
Birthdays	Aligned to Fostering Rate (gifts) <i>*living semi-independently/ independently</i> <small>*£207 correct 2022/23</small>	Aligned to Fostering Rate (gifts) <i>*living semi-independently/ independently</i> <small>*£207 correct 2022/23</small>	£100 (18 th , and 21 st) £50 (19 th and 20 th) (gifts) <i>*subject to remaining in-touch with the service</i>	£25 gift	No
Special Events	Aligned to Fostering Rate (gifts) <i>*living semi-independently/ independently</i> <small>*£207 correct 2022/23</small>	Aligned to Fostering Rate (gifts) <i>*living semi-independently/ independently</i> <small>*£207 correct 2022/23</small>	£50 Gift <i>*subject to remaining in-touch with the service</i>	£10 Gift (if still in touch)	£10 Gift (if still in touch)
Winter Clothing	Yes	Yes	Yes	No	No

<u>£150</u> Summer Clothing <u>£150</u>	<i>*living semi-independently/ independently</i>	<i>*living semi-independently/ independently</i>			
New into care (UASC) <u>£200</u> (one-off clothing grant)	Yes	Yes	N/A	N/A	N/A
First Home Food Stock £40 (one-off)	N/A	Yes <i>*if living in independent home</i>	Yes	N/A	No
First Home Decorating Allowance £100 (one-off)	N/A	Yes	Yes	No	No
Birth Certificate Up to £14 or current cost of certificate	Yes	Yes	Yes	No	No
First Adult Passport and photographs Current cost of standard application plus £10 (for photos)	Yes	Yes	Yes	No	No
Application Fee for British Citizenship	Yes	Yes	Yes	Yes	No

(where not met by legal aid) Current cost of application					
EET - 16-19 Bursary Current rate of bursary	Yes	Yes	Yes	No	*Discretion of the education provider
EET - FE Bursary Current rate of bursary	N/A	N/A	Yes	No	No
EET - Computer Bursary Current pupil premium funding rate	Yes	Yes	Yes	*discretion of DWP/service	*discretion of DWP/service
EET - Prom £150 contribution to associated costs	Yes	Yes	Yes	No	No
EET - Higher Education Bursary Current rate of bursary <i>*paid in instalments/ lump sum on completion of programme of study</i>	No	No	Yes	Yes	No

EET – Higher Education non-term-time accommodation costs <i>*assessment required to support proposed costs</i>	N/A	N/A	Yes	Yes	Yes
EET – Graduation Celebration Cost of Cap and Gown/celebration of achievement <i>*assessment required to support proposed costs</i>	N/A	N/A	Yes	Yes	Yes
EET- Travel Support to New Job (4 weeks public transport costs)	Yes	Yes	Yes	Yes	Yes
Pregnancy Clothing £150 (one-off)	Yes	Yes	Yes	No	No
Driving Lessons Up to <u>£250</u> contribution <i>*subject to assessment</i>	Yes	Yes	Yes	No	No

Driving Theory Test (1 st attempt) Current cost of test	Yes	Yes	Yes	No	No
Driving Practical Test (1 st attempt - weekday) Current cost of test	Yes	Yes	Yes	No	No
Provisional Driving License and photos Current cost of license plus £10 (for photos) <i>*subject to assessment</i>	Yes	Yes	Yes	No	No
Custody Payments £20/month- remanded only	Yes	Yes	No	No	No
Activity/ Trips £414/annum <i>*in line with Fostering Holiday Allowance Rate * subject to assessment</i>	Yes	Yes	No	No	No
Consultation Payments	£30/day pro rata				