

Camden Local Offer for care experienced young people

Financial support for care leavers aged 18 and over

2025-26

Introduction

If you are aged between 18 and 25 and you have left care, Camden can still provide help and support if you need it, including financial support, so that you can move on to independent living successfully. This leaflet explains what financial support you can expect from Camden and how we will help you to maximise your income so that you can make the most of your education and training opportunities.

Supporting yourself

Once you reach 18, Camden will no longer pay for your accommodation or maintenance so you must become self-supporting; this will be either through:

- claiming benefits
- earnings
- student loans for those in higher education.

Benefits

If you are not working or you are on a low income, you must make sure that you put in a claim for universal credit to cover your living expenses and your rent. You can also claim benefits if:

- you are under 21, in full-time, further education and not being supported by your parents
- you are responsible for a child
- you have a disability.

Your personal advisor can help you with claiming benefits and you can also get advice from the following sources:

- For information on benefits visit: [Benefits - GOV.UK \(www.gov.uk\)](https://www.gov.uk)
- Camden's Housing Benefits Service can be contacted on: **020 7974 4444 option 6**
- Camden's benefits and financial support webpage has details of other organisations who can offer advice on welfare benefits. [Benefits and financial support - Camden Council](#)

It is important that you put in a claim as soon as you reach 18 or there may be serious delays in paying your benefit. The Leaving Care team can give limited help if there is a delay in payment but you would be expected to pay back any money that's advanced; speak to your personal advisor for details.

Working while claiming benefits is an offence; if you are suspected of benefit fraud the DWP will investigate and you may be fined or have your benefits stopped.

Support for students

If you are going on to higher education you'll need to apply for a student loan and any bursaries to cover your fees and maintenance. Your personal advisor will be able to support you and you can get advice from the Virtual School. For details on student finance visit:

[Student finance for undergraduates: Overview - GOV.UK \(www.gov.uk\)](https://www.gov.uk/student-finance/undergraduates)

You will also get the following support from Camden:

- a **£1250** grant paid each term for the duration of the 3 year degree course (in addition to the £2000 government bursary)
- travel costs based on your assessed needs
- a lap-top (from the 2nd year of A level or equivalent BTEC).
- vacation accommodation or funds to secure this.

Financial help for further education and training

- If you are in further education or training, Camden can pay your reasonable costs and expenses subject to an assessment of need. Bursaries are available; ask your personal advisor about applying or visit: [Grants and bursaries for adult learners - GOV.UK \(www.gov.uk\)](https://www.gov.uk/grants-and-bursaries-for-adult-learners)
- If you are a parent who wants to remain in or return to higher or further education you can claim a government grant to cover the costs of child care. Ask your personal advisor for details or visit: [Care to Learn: Overview - GOV.UK \(www.gov.uk\)](https://www.gov.uk/care-to-learn)

What you need to do

All financial support is paid on the understanding that you will:

- regularly attend at college and training programmes; we will check with colleges and trainers to find if you are following your programme;
- live in pathway accommodation according to the terms of the licence agreement;
- meet regularly with your personal advisor and keyworker and attend pathway reviews
- pay your rent and service charge or you may be at risk of losing your accommodation.

You must also notify your personal of any changes to your situation that might affect your financial support, such as leaving college, starting or finishing work, or having a baby.

Other payments

Item	Amount and conditions of payment
Leisure activities	£20 towards the cost of Camden's GL card giving access to sports and leisure facilities in the borough
WiFi	Free WiFi access up to the age of 25
Birthday allowances (cash or vouchers as agreed with personal advisor)	18 th birthday £100 19 th birthday £100 20 th birthday £100 21 st birthday £150 You must remain in touch with your personal advisor to get this payment
Travel costs for attending college	As agreed with your personal advisor subject to an assessment of need
Moving costs for moving to independent accommodation	As agreed with your personal advisor subject to an assessment of need
Identification documents and passport applications	Paid for by the Corporate Parenting Service subject to an assessment of need
Mothers to be	£150 one off payment in the 20 th week to pay for items for the baby
Young people in custody	£10 per week to pay for toiletries and personal items
Setting up home allowance	£3500 (£4000 for parents) paid when you move to your own tenancy. £50 will be advanced to buy essential items and £50 must be used to buy safety equipment such as smoke alarms and a TV licence

