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# Money matters 18 plus

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## Education, training and employment

We want to support you to succeed in your studies and we will be there for you to achieve your qualifications and achievements along the way.

So how can we help you succeed.

Help available	Amount received	Payment method
16 to 19 bursary is for those in full time education	£40 per week for 30 weeks	The college or learning provider will arrange this with you

If you are not able to claim the 16 to 19 bursary then we will support you with £10 per week and a bus pass. You will need to be in:

- Full time education, training course or voluntary activity
- We also support you with the following, to help you in your study

Grant available	Amount	Payment method
Stationery grant	£25	Your PA will take you shopping
Education visits grant	£100	We will pay the visit organiser
Books and other equipment	£150	Your PA will take you shopping

### Studying at Level 2, going into higher education or learning English?

Your PA will help you to choose a laptop to help you on your course. This can cost up to £325 - you can only use this once.

## University

There is a range of support that we offer you where you chose to go on and study at university.

Support	Amount	Payment method
Bursary - this is spread out over the duration of your course either 3 or 4 years and you will receive an annual payment.	£2,000	Direct to your bank account
Living and travel expenses - for the length		

of your course and 4 weeks after	£50 per week	Direct to your bank account
Accommodation - this will cover the cost of halls of residence and the local housing allowance of the area you study if you rent in a student house.	Varied	Direct to your bank account or landlord
Graduation, after you have completed your degree	£1,000	Direct to your bank account
Post graduate courses	£3,500	Direct to your bank account

Although the above tells you about what financial support we offer, it's really important to check with your university of the grants available to you, just because you have been in care. Just ask your PA about this and they will support you to apply for this.

## Postgraduate course grant

If you go on to study a postgraduate course such as an MA, MSc, MPhil, or PhD, you can receive a grant of £3,500.

To receive this support:

- You must stay in contact with your PA.
- You must provide your personal and course contact details.

How the grant can be used:

- **Tuition fees** – the grant will be paid directly to the university
- **Equipment** – paid after an agreement is made on what's needed
- **Living expenses or rent** – paid in instalments across the length of your course

All support will be based on your pathway plan and an assessment of need.

## Apprenticeships

If you are on an apprenticeship with a local employer it is a full time job which combines training, work and study, you learn as you earn.

An apprenticeship can take anything from a minimum of 1 year but can last up to 4 years, depending on the qualification you are taking, either level 2 – level 4.

If you are on an apprenticeship with your local employer it is the learning provider who you/your employer has enrolled with who pay this.

For apprentices who have started their apprenticeship before 31 July 2023, your apprenticeship training provider will receive £1,000 and for those after 1 August 2023, the bursary your apprenticeship training provider will receive is £3000.00 if you are still involved at 60, 120 and 300 days after you start.

[More details and to ensure you are eligible to receive this bursary](#)

## Jobs in the family firm

Blackpool Council operates a priority initiative that enables care leavers to apply for Council vacancies at the internal advert stage. On occasion and where appropriate there are also jobs/apprenticeships that are ring-fenced for our young people. Please speak to your personal adviser about a Greater Jobs account.

## Care Leaver Covenant

Blackpool Council is a member of the Care Leaver Covenant and has access to England's largest network of professionals who support care-experienced young people. The covenants support is wide ranging and can include mentoring, interview clothes and accessed to

employment opportunities. Please speak to your personal adviser about a Connect account.

## Employment

If you need any support in gaining or keeping a job please speak to your personal adviser. We have access to a number of resources to support including help with qualifications, extra ID and travel cost.

## Benefits

If you need to claim benefits such as Universal Credit your personal adviser will support you. The amount that you receive will be different for everyone and is based on your individual circumstances. As a guide the amounts for 2027/2027 are:

- Under 25 (monthly) - £338.58
- Under 25 (joint claim monthly) - £528.34
- Under 25 (weekly) - £78.15
- Under 25 (joint claim weekly) - £121.95

Universal Credit is a monthly payment made to people who have a low or no income. You receive one payment per month and it aims to cover all your housing and living costs. You should already have a bank account in your name set up, this is really important so that this benefit can be paid straight into your account and you are responsible for spending this money, ensuring that you start budgeting.

If you are not working or in training, you will then be allocated a work coach at the Job Centre who will meet with you on a regular basis to support you into education, employment or training and discuss various opportunities with you.

If you are living independently, it is important that your rent does not exceed the amount you are entitled to. The housing part of Universal Credit in Blackpool is based on Local Housing Allowance (LHA) rates.

As of April 2026, the Local Housing Allowance monthly rates for Blackpool are as follows:

- Shared accommodation rate: £350.88 per month (£80.97 per week)
- 1 bedroom rate: £400 per month (£92.31 per week) – you can claim the 1 bedroom rate until we are 25 years of age

Your PA will offer you lots of help and support to make sure that everything is in place for you. But there are some things that you will need to remember to do. These are:

- Keep in touch with your personal adviser to continue to help, support and plan your independence
- Work with the housing services that are there to support you, if you need their support
- Attend any appointments with the Job Centre/The Platform and make sure you are on time
- Stick to your tenancy agreement if you are living independently

## No recourse to public funds

If someone has 'no recourse to public funds', it means they're not allowed to get most government money or help, like benefits or council housing, usually because of their immigration status.

If you have no recourse to public funds your personal adviser will set out the support you will receive at each step of your immigration journey.

## Setting up home allowance

This is also called your leaving care grant.

You may receive up to £3,000 to help you set up your first home. This funding is intended to help you purchase essential household items and make your new home into personalised to your taste, comfortable, liveable, and safe.

It's important that this allowance is used wisely to ensure you have everything you need. If you still have a personal adviser (PA), they can assist you with budgeting and planning your purchases. If you no longer have a personal adviser, just ring our duty number on 01253 754840 and we will support with this.

The personal advisers at The Core can assist you in planning your purchases and making the most of your allowance.

This allowance can be used to buy items at a reasonable cost such as:

- **White goods** - Washing machine, fridge, cooker
- **Furniture** - bed, sofa, wardrobe, table and chairs
- **Soft furnishings** – Curtains, cushions, rugs
- **Decorative items** – Pictures or lamps

## Council Tax

We also offer help with your council tax. The amount we support you with changes each year so that you are prepared for managing your bills.

Council Tax is a compulsory charge on all residential properties. The amount you pay is decided by the council. This money is used to provide you with services like the emergency services, fire service and police but also bin collections, street repairs, libraries, parks and Leisure facilities. Typically, anyone who is over 18 and owns or rents a home has to pay Council Tax.

We pay a percentage each year to help you and also to prepare you for managing your own bills. This applies wherever you live. A Tax year starts in April and ends in April the following year

- Tax year in which your 18th birthday falls - We will pay a 85% contribution and you will pay 15%
- Tax year in which your 19th birthday falls - We will pay a 70% contribution and you will pay 30%
- Tax year in which your 20th birthday falls - We will pay a 55% contribution and you will pay 45%
- Tax year in which your 21st birthday falls - We will pay a 30% contribution and you will pay 70%

The contribution will be applied after any existing discounts such as single person- 25% discount, low income 27%, discount if not working etc. Where there is more than one person in the property, you are jointly responsible.

If you attend full time education, you will be exempt from paying Council Tax for the education year of study. You will need to obtain a letter from college/6th form to confirm you are in full time education. Please apply for this and give this to your PA, who will support you to apply for this exemption.

If you do not live in Blackpool, please give a copy of your Council Tax bill to your PA, so they can ensure you receive your discount on your bill. You will have to then set up a Direct Debit to pay any amounts that are outstanding.

## Rent and deposit allowance financial support

Before you leave care or when you are looking for a new home Blackpool Council and/or your PA will work with you to find a home that is right for you and make sure that you feel confident and prepared to live independently.

You can access a range of accommodation and your PA will support you with this depending on your strengths, needs and wishes. Your options include:

- Staying put with your foster carer
- Moving into supported or semi-independent accommodation
- Renting your own social housing home with support from housing transition workers, including intensive tenancy managements and life coaching.
- Renting your own home from the private rented sector. We are not able to act as a guarantor however will work with My Blackpool Home colleagues for support with private rented sector tenancy searches and checks. We are also able to support with your initial bond and 4 weeks rent in advance (in line with the local housing allowance rate for the area you would like to live in).
- Planning to buy your own property

## Staying put accommodation

If you are remaining in your home, with your foster carers once you are 18 years of age, this is called Staying Put, basically just staying where you are, Blackpool Council will help with accommodation and support costs.

This support is designed to help you stay in a familiar environment as you transition into adulthood. However, you may still need to apply for Universal Credit to help cover living costs, depending on your circumstances and definitely if you are not in any work or

training.

## TV licence

A TV license is a legal permission to install, download or watch live TV so it's really important that you have a TV license, we will support you to pay for this for your first year.

## Moving costs

If you do move into another new home, whether this be your permanent or temporary accommodation, your personal adviser will help you with the costs of hiring a van and moving costs for example.

## Luggage

We do not want any of our young people to move with the right luggage.

We have a number of Mad Lug bags and comfort cases available for you to have, just ask your PA for some.

In addition there is also £50 available to buy 2 pieces of luggage.

## Driving lessons

We can support you to start driving lessons for either a car, motorbike or moped.

You must have no convictions for driving-related offences, and we can help you with the cost of learning to drive.

### Learning to drive a car

Once you have paid for your five lessons and provided receipts from a qualified driving instructor, we will support you with another five lessons (making a total of ten funded lessons in addition to your contribution).

Please speak to your personal adviser (PA) or the duty care leaving team if you would like this support.

We will pay for:

- One provisional driving licence
- One theory test
- Five driving lessons with a qualified instructor
- One practical driving test

To receive this support, you must:

- Be in education, training, or employment for at least three months
- Pay for the first 5 driving lessons yourself

### Learning to ride a motorbike or moped

To ride on public roads you first need to obtain your provisional licence and then complete the compulsory basic Training course (CBT) to get a certificate which includes a practical and theory test.

We will pay for:

- One provisional driving licence
- The first initial cost to pay for your CBT basic training course

## Bus/tram travel

Based on feedback from our young people we are currently offering free Blackpool Transport bus and tram travel. Talk to your PA to check if you can get this. If you don't live in Blackpool, let us know if you need help with travel.

## Identification

Before your 18th birthday, you should have been supported to obtain formal ID documents including passports, provisional driving licenses and a Citizencard.

You should also have your National Insurance number by now. If you do not have any of these, then we will support you to apply for these, just ask your PA.

Support	Amount	Payment method
Passport - we will pay for one passport this could be your first or a renewal	£94.50 (online) £107.00 (paper)	Direct to the passport office and your PA will support you with this
Birth certificate	Varied	Direct to the registrar
Changing name by deed poll	£53.05	Online payment
Citizencard – Only the initial card	Free via your PA	Your PA will have to apply for this

## Birthdays and religious festivals

As a celebration for your birthday, we will ask you what birthday present you would like.

Also for those of you celebrating religious festivals such as Eid, we would like to buy you a gift of your choice.

Birthday	Amount	Payment method
20th birthday	£25	We will buy you a gift of your choice, just discuss with your PA
21st birthday	£100	We will buy you a gift of your choice, just discuss with your PA
22nd to 25th birthday	£25	We will buy you a gift of your choice, just discuss with your PA
Birthday meal	£20	Your PA will support you with this

There might be certain times in the year where you want to celebrate your culture and/or religion and we wanted to make sure that you can do this.

Festival	Amount	payment method
Christmas	£25	Your PA will buy a gift that you would like
Eid	£25 (instead of Christmas)	Your PA will buy a gift that you would like

## Co-production

We want to make sure our services are right for you, therefore, we offer an incentive of £10 (voucher) when you get involved in co-production with us.

If you would like to join our youth adviser team and get paid for your time and expertise please speak to your PA.

## Passport to Leisure

All young people can have access to a Passport to Leisure card

The scheme provides free and reduced access to leisure provision for all of our children and young people up to the age of 25 years.

The scheme entitles the individual to free and reduced access to the activities outlined below at the following locations:

- Palatine Leisure Centre, 207 St Annes Road, Blackpool, FY4 2AP
- Blackpool Sports Centre, West Park Drive, Blackpool, FY3 9HQ
- Moor Park Health & Leisure Centre, Bristol Avenue, Blackpool, FY2 0JG

You are able to access the following at these sites:

Free activities:

- Casual swimming, badminton, table tennis\*, fitness room access, casual rock climbing and bouldering, athletics track

\*Free use of badminton and table tennis court, enables the individual to bring a friend to play with for free.

Half price instructor led activities, including: Gymnastics, rock climbing courses, exercise classes, swimming lessons, roller skating, netball coaching and basketball coaching/you can also download the Active Blackpool app from your app store.

### Don't live in Blackpool?

Don't worry we will check to see if there is an free alternative leisure card for you to apply for or if not, we will pay for a leisure membership in the area you live. You will need to discuss this with your PA.

## Being or coming a parent

Being a new parent can be both a happy experience but also quite scary at the same time.

You will be allocated a midwife through your GP to support you through your pregnancy and have medical support from the NHS.

When baby is born there is lots of support available, including your local children centres, located in Blackpool. For those living in the North of Blackpool, this is located at the North Family Hub on Dingle Avenue, Grange Park. For those living in the central your Central Family Hub is located at Talbot and Brunswick Children Centre on Gorton Street and for the South Family Hub is located at Palatine Leisure Centre on St Annes Road. Ask your PA for further details on how to register.

These hubs offer fabulous and varied activities including parenting groups to help and support you and where you can find more information on being a parent not just mum's but dad's too.

### Healthy Start

If you're more than 10 weeks pregnant or have a child under 4, you may be entitled to get help to buy healthy food and milk. If you're eligible, you'll be sent a Healthy Start card with money on it that you can use in some UK shops. We'll add your benefit onto this card every 4 weeks.

You can use your card to buy plain liquid cow's milk, Fresh, frozen, and tinned fruit and vegetables, Infant formula milk based on cow's milk.

If you're receiving a qualifying benefit and are pregnant or have parental responsibility for at least one child under the age of 4, [you can apply online](#).

You will receive:

- £4.25 each week of your pregnancy (from the 10th week of your pregnancy)
- £8.50 each week for children from birth to 1 year old
- £4.25 each week for children between 1 and 4 years old

Your money will stop after your child's 4th birthday, or if you no longer receive benefits.

## Under 18 and on benefits

If you're under 18 and more than 10 weeks pregnant, you qualify for Healthy Start until your baby is born. You do not need to receive any of the qualifying benefits or be getting tax credits. To apply, you need to call them on 0300 330 7010 and provide:

- Your baby's due date
- A copy of your birth certificate
- Your NHS number
- Your National Insurance number

After your baby is born, you will only continue to qualify for Healthy Start if you get the qualifying benefits or tax credits. To make sure you continue to receive Healthy Start vouchers once your baby is born, you should:

- Call them on 0300 330 7010
- Apply for Child Tax Credits as soon as you can
- Inform Universal Credit by updating your online account
- Reapply online and make a new claim

If you do not do this, your payment will stop 4 weeks after your baby's due date.

## Working Tax Credit

If you, your partner, or your carer get Working Tax Credit (WTC), you do not qualify for Healthy Start unless you're under 18 and pregnant or you're only getting the WTC 4 week run-on. WTC run-on is what you receive in the 4 weeks immediately after you have stopped working for 16 hours or more per week.

## Unable to register your child's birth

You should speak to HMRC or DWP to ensure your child is included on your benefit claim so that your payment can be issued.

If you're on Universal Credit you also need to phone 0300 330 7010 and tell them your baby's name and date of birth. Without this, your payments may stop and you will need to reapply.

# Health care costs

We can help with the cost of eye tests and glasses, your PA will support you. Our young people can also access free prescriptions (either with support to [apply for exception](#) or we will pay for an [prepayment certificate](#)).

Our young people can also access a dentist if they don't already have one – please speak to your PA.

We hope you found this Money Matters now you are over the age of 18 helpful.

Remember, we are always here for you and just telephone, text or catch up with your PA to tell you more about how we can offer you support with your money.

### Blackpool Council

Municipal Buildings  
Corporation Street  
Blackpool  
FY1 1NF

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