



Financial Information and Advice for Foster Carers

April 2017 - March 2018

Fostering Allowances

In April 2016, Nottinghamshire County Council implemented a new way of paying fostering allowances.

The new payment system is child focused and was designed with an emphasis on equity for all fostered children.

The new payment system is easier to administer and is easier to understand.

As required by law, Nottinghamshire County Council will continue to pay the National Minimum Fostering Allowances at the rate as determined by the Department for Education.

Allowances payable for the child

1. Basic fostering allowances and fostering supplement

In addition to the payment of the National Minimum Fostering Allowances (referred to in Nottinghamshire as the Basic Fostering Allowance), a fostering supplement of £10 per week per child will also be paid.

Foster carers can determine how this fostering supplement is used. Some foster carers might wish to save the supplement to put towards a foster child's holiday, some foster carers might wish to spend the supplement on additional activities for the foster child. Nottinghamshire County Council is not being prescriptive about how this supplement is used. Please see the table on page 2.

2. Annual festivities and birthday allowances

These allowances are to cover some of the extra costs associated with these occasions. They are extra amounts paid at the same rate as the basic fostering allowance.

The birthday allowance will usually be paid three weeks prior to the child's birthday. The birthday allowance will be paid up to and including the young person's 18th birthday.

The annual festivities allowance is paid in early December.



Table of Basic Fostering Allowances (BFA)

Age Group	0-4	5-10	11-15	16-17
BFA	£128.00	£141.00	£161.00	£188.00
Fostering Supplement	£10.00	£10.00	£10.00	£10.00
Birthday Allowance	£128.00	£141.00	£161.00	£188.00
Festivities Allowance	£128.00	£141.00	£161.00	£188.00

Breakdown of Basic Fostering Allowances - these are the amounts that Nottinghamshire County Council considers are appropriate to meet the fostered child's weekly needs.

Age	0-4	5-10	11-15	16-17
Food	£33	£34	£37	£42
Clothing	£35	£40	£45	£50
Transport/Mileage*	£11.25	£11.25	£11.25	£11.25
Personal (including pocket money, activities)	£12.75	£19.75	£31.75	£48.75
Household (contribution towards Council Tax, utility bills, usual wear and tear in household)	£36.00	£36.00	£36.00	£36.00
Total	£128.00	£141.00	£161.00	£188.00

Weekly pocket money rates - (Provided for guidance only)

0-4	5-10	11-15	16-17
£2.00	£5.00	£9.00	£12.00

3. Emergency Clothing Grant

An emergency clothing grant of £50 per child, with provision to pay up to £100 per child if required, is available. It is only payable on a child's entry to care and is for the child's emergency and immediate clothing needs.

4. Annual Holiday Allowance

The amount paid will depend on the age of the child. It is paid once per financial year in addition to the BFA. Foster carers do not have to actually go away during the year to qualify for this allowance and should inform their child's social worker when they want it to be paid. It is normally only paid for children fostered in bridging or long-term placements and in certain circumstances may be paid pro-rata.

Age Group	2016-2017
0-4	£250
5-10	£300
11-15	£350
16-17	£400

5. Exceptional Payments

We will continue to have some provision available to provide additional financial support in exceptional circumstances. This exceptionality is not designed to replace additional allowances that will no longer be available.

Instances could include but are not exclusively limited to; residential/non-residential school trips, school bursaries and educational/training equipment. We will continue to cover/reimburse payments for statutory documents and life story work record keeping (i.e., identity work), for example, birth certificates, passports, school photos, driving licences. (NB. The cost of driving lessons are covered by the BFA).

If carers believe they require exceptional financial support, they are to discuss this with their supervising social worker in first instance.

6. Equipment

A grant will be available to equip new foster carers with equipment needed to care for ages of children and young people they are approved to care for. The maximum amount payable is £500.

The expectation is that foster carers will make their own financial arrangements to replace household equipment.

Nottinghamshire County Council will continue to pay for replacement cot mattresses and car seats.

Whilst the basic fostering allowance is intended to cover normal replacement of household equipment, it is not expected to cover the additional replacement costs caused by a child who has damaged household equipment.

Where the fostering service manager accepts that there are extra costs, in such circumstances, the options are:

- reimbursement through the foster carer's own insurance or the authority's insurance scheme
- an exceptional compensatory payment.

7. Education

All looked after children should have a personal education plan (PEP), which is the responsibility of the child or young person's social worker together with the designated teacher. This will identify the child's educational and developmental needs and contain personalised short and long term targets which will inform the spending of the pupil premium for those eligible children/young people. Foster carers should be included in the meetings regarding a child's PEP.

From April, 2011 the Government has been providing pupil premiums in order to improve looked after children's progress and attainment. For the financial year 2017/2018, £1,900 is available for each looked after child. The school should be able to advise foster carers, and the child's social worker, how this

additional funding is being used for the benefit of a foster child's learning through the personal education plan meetings.

A 16 to 19 bursary is available to young people continuing in education after their academic year 11.

8. Transport Costs

The basic fostering allowance includes an initial 25 miles per week travel allowance. Visits to hospital, special clinics, physiotherapist; attendance at case conferences and reviews of foster carers/child, visits to school, visits to relatives, social work meetings in respect of the child, expenses incurred when a child runs away, keeping contact with the child and travel to maintain a particular religion which incur additional/excess to these 25 miles per week can be claimed for.

*The rate of 45 pence per mile will be paid for agreed excess mileage where foster carers use their own vehicle. The cost of public transport for agreed travel will be reimbursed.

9. Large Families Transport Allowance

Foster families where the total number of carers (2 if a couple, 1 if a single carer) PLUS the number of the carer(s) own children (under 18 years) PLUS the number of foster children (under 18 years) is 6 or more, can apply for this allowance.

All foster carers can be paid this allowance if the eligibility criteria is met and whether or not a foster carer has their own transport. The allowance is designed to assist foster families, with large numbers of children, by providing an additional £43.50 per week. Foster carers, who are eligible for this allowance, can use the allowance to best meet their own circumstances.

If foster carers are, or become, eligible for this allowance, their supervising social worker will make the application for them.

10. Safety

All children must be kept safe inside and outside of the foster home.

All children must be safely transported. Additional safety installations may be needed to protect a disabled child.

It is important that foster carers talk to their supervising social worker about all aspects of caring safely for the child(ren) living with them, as financial assistance may be available to support them to do so.

11. Keeping Contact with the Child

Where the child is absent from the foster home and regular allowances have stopped, there may still be costs to the foster carers to keep contact with the child.

These will have previously been agreed with the children's service manager as part of the Authority's plan for the child.

12. Babysitting/Child Care Expenses

Babysitting/child care expenses are paid at £3.50 per hour per child.

Foster carers must have prior agreement from their supervising social worker, before babysitting/ child care arrangements can take place.

Fees to foster carers

The fee awarded to a foster carer is based on the foster carer's terms of approval, skill, experience and qualifications

Payment for Skills - "Levels"

Payment for skills provides a career pathway for foster carers and recognises and rewards the skills, experience and training of a foster carer in the payment of a weekly fee. Most foster carers, unless approved under former fostering schemes, fostering futures, contract care and home from home provision, are paid under the payment for skills provision.

This fee is generally referred to as to the "levels" fee. Foster carers receive a levels fee, linked to their level of approval, whenever a child is in placement with them. The annual foster carer review provides the opportunity to assess a foster carer's performance and decide if the foster carer has met the criteria to progress to the next level.

Nottinghamshire County Council increased its levels fee payment by 1.5% in April 2016.

Level 1
Basic Fostering Allowance
Level 2
Basic Fostering Allowance plus £22 per week per child
Level 3
Basic Fostering Allowance plus £44 per week per child
Level 4
Basic Fostering Allowance plus £88 per week per child aged 0-4 years (if foster approved after 01 April 2016) and £108 per week per child (if foster carer approved before 01 April 2016)

Support Care

The financial arrangements for support care have changed. Foster carers who provide support care will still receive the basic fostering allowances plus their levels payment where applicable and the new fostering supplement at a pro-rata rate depending on how many days of support care they are providing.

Example 1

Looked after child aged 9, placed with foster carer A, approved at level 2, staying from Friday 4pm until Sunday 4pm (counted as three days)
£64.71 BFA plus fostering supplement pro rata
£9.43 Level 2 payment pro rata

Total £74.14

Example 2

Looked after child aged 14, placed with foster carer B, approved at level 4, staying from Friday 4pm until Sunday 12pm (counted as three days).
£73.29 BFA plus fostering supplement pro rata
£46.29 Level 4 payment pro rata

Total £119.58

Example 3

Looked after children aged 11 and 8, placed with foster carer C, approved at level 4, staying from Saturday 10am until Sunday 4pm (counted as two days)
£48.86 BFA plus fostering supplement pro rata
£43.14 BFA plus fostering supplement pro rata
£30.86 Level 4 payment x 2 pro rata

Total £153.72

Contract Care*

Contract carers offer regular 'short breaks' for disabled children/young people whose needs are complex and challenging.

Contract carers work primarily from their home. A separate bedroom is needed and contract carers are expected to be available four days (four nights) per week, which will include two weekends out of every four. Carers receive basic fostering allowances and fostering supplement, paid pro-rata, plus £23,036 - £27,036 annual fee.

Home from Home

Home from home foster carers provide a short break service to disabled children and receive an hourly fee of £4.50.

Foster carers for disabled children*

Foster carers for disabled children provide day to day physical, emotional and social care on a permanent, bridging or long term basis for children whose needs are complex and challenging. A separate bedroom for the sole use of the child or young person is essential. Carers must have at least 2 years' experience caring for/working with other people's disabled children and have, or are willing to work towards, a relevant child care qualification. Carers are paid an annual fee of between £23,036 - £27,036 per annum, basic fostering allowances and fostering supplement.

Fostering Futures*

Fostering Futures foster carers must have experience of working with young people with complex emotional and behavioural need in a related professional context with relevant qualifications. Carers receive an annual fee starting at £24,804 per annum with increments paid each year of service for the first four years, basic fostering allowances and fostering supplement. Each foster child needs to have his/her own bedroom.

11plus*

This scheme was introduced in April 2014 and replaced the 14plus scheme. The 11plus fee is payable to a foster carer for a child aged 11 years and over at the point of placement. The foster carer needs to be home based, able to meet the child's transport needs and the child needs to have her/his own bedroom. The 11 plus fee is £200 per week/£10,400 per annum per child.

Terms and conditions apply.

*** These schemes are currently under review
Child Specific Fees**

In exceptional circumstances, when indicated by a child's needs and the foster carer's profile, a child specific fee can be considered for payment. The need for such a fee is usually recommended by the fostering team manager and agreed by the fostering service manager/group manager.

The individual needs of a child may mean that there are additional costs in caring for them. Consideration should be given to a child's eligibility for Disability Living Allowance or from June 2013, where aged over 16, Personal Independence Payments (PIP). If an award is made of either middle or high rate care for DLA or any care component for PIP then some carers may have entitlement to Carers Allowance.

If DLA is not awarded, a request for an exceptional payment could be considered by the child's service manager.

Foster carers who claim working tax credits will need to check the new rules for Universal Credit which is rolling out across the country. For further benefit advice, foster carers are advised to contact The Fostering Network's advice line tel: 020 7401 9582 available between 10am-3pm, Monday to Friday.

Retainer Fees

A retainer fee is payable when a foster carer is suspended from active fostering (due to a complaint/allegation having been made against them), when the department has made a decision to actively retain a placement with the foster carer or when exceptional circumstances warrant consideration.

A retainer fee is usually commensurate to the foster carer's loss of fee income.

Sessional Fees

Where foster carers undertake a buddy visit, facilitate at a training event or take part in a recruitment presentation, they are entitled to a sessional payment of £22.31. A 'session' is 2 hours.

General financial advice and information

Payments

The child's social worker will set up all payments for the child placed with carers. Queries about the payments should be directed to the child's social worker.

For all new foster carers, payments are made by the Direct Banking System.

Foster carers can choose whether they would like their payments to be made weekly or four weekly. Payments made directly to foster carers bank accounts are usually made on the Friday of each week.

The weekly payment period is from a Monday to a Sunday.

Bank remittance slips

The remittance slip will show a breakdown of allowances paid for the child placed with you and to you as a foster carer. Remittance slips will be issued on a four weekly basis.

Payment during child's absence

Allowances are not normally paid when the child is away from the foster home. There will however be exceptions such as:

Holiday absence

Where a child is absent from the foster home for more than one night (school outing, camp, etc.) and the foster carer has to meet all or some of the expenses incurred, although the basic fostering allowance may cease, these expenses can be reimbursed.

Missing from care

Where a child is absent from the foster home without authorisation for more than one night, the basic fostering allowance may cease. However, the foster carer may still be incurring

expenditure, and reasonable expenses will be recognised and reimbursed.

Hospitalisation of a Child

The basic fostering allowances automatically continue for two weeks but the children's service manager can extend these when the foster carers are still having to meet some or all of the costs.

Approved Support Care for the Child

The assessment of a child's needs can lead to a programme of support care being agreed. This type of foster care helps to support and maintain a child's main foster placement. Fostering allowances, and levels payments, are unaffected for the first 28 full days, in each financial year, when a child is away from his/her main foster placement for a period of support care.

Most support care arrangements take place at a weekend. A child who leaves his/her main placement on a Friday, and returns on a Sunday, is away from his/her main foster carer for one full day.

Foster carers who are unclear about any aspect of entitlement to payment when a child is absent from their care, should seek clarity with their supervising social worker.

Overpayment

Sometimes, overpayments of allowances occur because circumstances change quickly or because the payments team has not been told to stop the payments.

Foster carers can help prevent this by calling the payments team directly on 0115 977 3970, 0115 977 3264 or 0115 977 3758 to tell them about any changes or by emailing the payments team on CYPPayments@nottsc.gov.uk

Tax Relief Scheme

The income tax scheme, that foster carers use, is called “qualifying tax relief”.

Please see the leaflet *Qualifying Care Relief (Simplified Method) Tax Scheme for Foster Carers* factsheet or refer to www.hmrc.gov.uk or contact The Fostering Network’s advice line tel: **020 7401 9582** available between 10am-3pm, Monday to Friday.

State pensions for carers

The department for works and pensions

www.dwp.gov.uk

The pension service for a pension forecast

www.direct.gov.uk

All foster carers need to register as self-employed with Her Majesty’s Revenue and Customs. For further advice and assistance, please contact the following:

New registrations: 0300 200 3504

Registered foster carers: 0300 200 3310

Web: www.hmrc.gov.uk

For advice on Welfare Benefits:

www.nottinghamshire.gov.uk/benefitsadvice

Children placed with foster carers under Adoption and Children Act 2002 (after the Adoption Panel)

Fostering allowances will cease after the Adoption Panel and financial support for adopters will be paid from the date of the Adoption Panel.

Children placed with foster carers under Special Guardianship or other Order

Fostering allowances cease after a Special Guardianship or other Order (which means that the child is no longer fostered) has been made by the courts.

Young people aged 18+

The Children and Young Persons Act 2008 and the Planning Transition to Adulthood for Care Leavers 2010 (Regulations and Guidance) required every local authority to have a Staying Put Policy that outlined how the authority would promote the extension of foster care placements beyond a young person’s 18th birthday.

For a young person living in foster care, the first Looked after Child Review following his or her 16th birthday should consider whether a Staying Put placement is likely to be an option post18 years.

Funding of Staying Put Placements:

Special Education Extension Funding

Where a young person turns 18, and is in full time education, the funding for the placement will remain the same until the end of the academic year in which they turned 18. (Last Friday in July). There is no expectation for the young person to claim Income Support – all payments will remain the same to ensure there is as little disruption to the young person as possible.

Staying Put

Where the special education extension funding does not apply, the total amount paid to the Staying Put provider is made up of 3 amounts:

- **Staying Put Allowance:** The staying put allowance is paid direct to the Provider by the authority. It is currently £88 per week.
- **Food and Utilities:** Each young person is expected to pay a contribution of £30 from their own income (either from work or from benefits) to cover the cost of food and utilities.
- **Rent:** Rent for the room will be paid direct to the staying put provider by the young person from their own income (either housing benefit or wages) and is usually based on local housing allowance – this amount varies across the districts (approximately £70).

These amounts are calculated to ensure that the total income received by the Staying Put provider equates to the fostering rate for 16/17 year olds.

Payment/Financial Enquiries:

Foster carers can contact the payments team for clarification about fostering payments or their supervising social worker for queries including responsibilities/future entitlements as a foster carer.

The payments team can be reached on 0115 977 3970, 0115 977 3246 0115 977 3758 or [0115 977 3714](tel:01159773714)

Email: CYPPayments@nottscc.gov.uk

Discounts and Deals

From time to time Nottinghamshire County Council negotiates deals and discounts for staff and foster carers with local companies. Please visit the 'Discounts' room on Fronter for details. **You must produce your ID card** in order to take advantage of the offers listed.

Please always contact the provider in advance to ensure that the discount is still in place.

Fostering Network Membership

As a member of The Fostering Network, foster carers have access to a variety of benefits. For further details visit:

<https://www.thefosteringnetwork.org.uk/get-involved/membership/foster-carer-membership>

Free Nursery Places for two-year-olds

You can apply online for either a free nursery or approved child-minder place for two-year-olds, providing you meet the stated eligibility criteria.

Eligibility:

Your two-year-old child may qualify for a free early years place if:

- your home address is in Nottinghamshire, and
- they are classed as a "looked after child" This includes a child who was previously "looked after" but, immediately thereafter, became subject to an adoption, resident or special guardianship order)
- have left care through special guardianship or an adoption or residence order.

If they are two between:

- 1 September and 31 December – apply between September and December, eligible from January (spring term)
- 1 January and 31 March – apply between January and March eligible from April (summer term)
- 1 April and 31 August – apply between April and August eligible from September (autumn term)

Places are available in Ofsted-rated good or outstanding providers on the Nottinghamshire directory or with approved child-minders for up to 15 hours per week for 38 weeks per year (term time only).

Apply online by visiting www.nottinghamshire.gov.uk/care/early-years-and-childcare/find-childcare/free-nursery-places/free-early-years-places-for-two-year-olds, or contact NCC on 0300 500 80 80 or enquiries@nottscc.gov.uk.

Free Nursery Places for three to four-year-olds

All three- and four-year-olds are entitled to 15 hours of free nursery education for 38 weeks of the year.

This applies until they reach compulsory school age (the term following their fifth birthday).

Free early education places are available at a range of early year's settings including nursery schools and classes, children's centres, day nurseries, play groups and pre-schools and child-minders.

The free early year's entitlement can be taken flexibly within the following limits:

- The full 15 hours have to be taken over at least two days per week and a maximum of five days per week
- A minimum of 2.5 hours can be taken in one day
- A maximum of 10 hours can be taken in one day

You can take the free entitlement at up to two providers.

The basic offering is three hours over five days a week, or five hours over three days a week, but many providers will allow you to take the provision flexibly, in a pattern that meets your needs. For example, your child could have nine hours at a nursery or reception class and six hours with a playgroup, day nursery, child-minder or independent school over the course of two days or more.

What is my child entitled to?

All three and four year olds are entitled to 15 hours of free early learning and care, over 38 weeks of the year.

- children who are three in January, February or March can have their free place from the start of the summer term

- children who are three in April, May, June, July or August can have their free place from the start of the autumn term.
- children who are three in September, October, November or December can have their free place from the start of the spring term.

Who provides early years education?

Your child may go to any early years setting which is included in the Nottinghamshire Directory of Providers and has a place available.

Additional charges

If meals or snacks are included as part of your free entitlement hours, your provider will not charge you for these. Providers are only permitted to charge for meals, snacks or optional extras as long as they are not part of your free entitlement hours.

If you take more than 15 hours per week, or for longer than 38 weeks per year, there will be a charge from the provider for these additional hours.

Parent/Carer FAQs – extended childcare entitlement for 3 & 4 year olds (30 hours)

Currently all 3 and 4 year olds are entitled to 15 hours a week, the equivalent of 570 hours a year, of free childcare. **From September 2017 this doubles to 30 hours a week**, 1140 hours a year, for 3 and 4 year olds whose parents are working.

The aim is to help families by reducing the costs of childcare, to support parents to increase the number of hours they work and/or encourage them into employment.

Will my child be eligible?

The additional hours will be available to families where:

- Both parents are working (or the sole parent is working in a lone parent family);

- Both parents are working includes circumstances where:-
- One or both parents are temporarily away from the workplace on parental, adoption, maternity or paternity leave;
- One or both parents are temporarily away from the workplace on statutory sick pay;
- One parent is employed and one parent has substantial caring responsibilities based on specific benefits received for caring; or
- One parent is employed and one parent is disabled or incapacitated based on receipt of specific benefits.
- Each parent has a weekly minimum income equivalent to 16 hours at national minimum wage or living wage; (parents do not necessarily need to actually work 16 hours a week, but rather their earnings must reflect at least 16 hours of work at national minimum wage or national living wage) and;
- Neither parent has an income of more than £100,000 per year.

The definition of 'working' will include employed and self-employed persons and parents on zero hour contracts who meet the criteria. Many parents have irregular work patterns and the government are keen that the childcare is offered flexibly to meet parent's needs. Parents who are studying and grandparents or other family members with parental responsibility for a child aged 3 or 4 will be eligible for the extended entitlement if they meet the above criteria.

Can I use any childcare setting that I like?

If you are entitled to the free entitlement you will be allowed to use any Ofsted registered childcare. Information about local providers can be found on the Notts Help Yourself website nottshelpyourself.org.uk

Can I split the 1140 hours over more than one setting?

Yes, parents are allowed to split their free childcare across providers. Providers can only refuse this if they have a legitimate business case for why they cannot allow the split hours.

Can I use my free childcare across the whole year?

Yes, the extended childcare offer has been introduced to support parents to have better access to more flexible childcare whilst at work, and to enable you to increase the number of hours worked. This means you can use your childcare to cover school holidays if you need to. If you use your childcare in term time only you will be entitled to 30 hours free childcare per week. If you use it over the whole year, you will be entitled to approximately 22.6 hours per week.

Do I already need to be attending the childcare provider that I am planning to send my child to when the additional hours begin in September?

No, your child does not need to be currently attending a provider in order to claim their free hours there – the only requirements are that the provider you apply to is Ofsted registered and approved to offer Free Early Education (FEE) places, and that they have space to take your child.

My child has special needs – will they receive sufficient care in the additional funded hours?

Every family should have access to good quality childcare that meets their needs. The Government is considering ways to make sure providers have adequate support to meet the requirements of children with special educational needs and disabilities in the additional funded hours.

How do I apply for the additional hours childcare?

Nearer the time, parents will be able to check their eligibility and apply online. Keep an eye out for more information in the coming months.

THINGS TO THINK ABOUT WHEN CONSIDERING A SUITABLE CHILDCARE PLACE FOR YOUR CHILD, can be found here:

http://nottinghamshire.family servicedirectory.org.uk/kb5/nottinghamshire/directory/landing_page?directorychannel=2

The NHS minor ailment service

Some Boots pharmacies offer a **Minor Ailments Service**. If your pharmacist thinks you need a medicine to treat your minor illness, and you are eligible, they can supply it free of charge.*

This service is only offered in selected stores in England and Wales where the Clinical Commissioning Group or Health Board commissions the service and throughout Boots stores in Scotland and Northern Ireland, where the service is commissioned nationally. Ask your local Boots pharmacist whether they offer this service in store.

The service is available to customers who:

- Are entitled to free prescriptions*
- Are registered with a doctor taking part in the Minor Ailments Service
- Are suffering from a minor illness included in the local service

**Eligibility and type of illness covered by the service varies by locality. Please check in store for details. Subject to pharmacist availability.*

Some illnesses covered include:

Back ache Sprains & strains

Colds Mouth ulcers

Hay fever Coughs

Head lice Haemorrhoids

Diarrhoea Conjunctivitis

Nappy rash Constipation

Headache & fever Sore throat

Teething Threadworm

Earache Thrush

Mild eczema and dermatitis

Heartburn & indigestion

Minor fungal infections of the skin

Insect bites and stings

Read more at

<https://www.boots.com/en/Pharmacy-Health/Health-pharmacy-services/Pharmacy-services-support/I-need-more-information/Minor-ailments-service-NHS/#DXh0yU4OBC2dQ3YW.99>

NHS medical provision

NHS medical provision is free at the point of delivery for all children and young people. In addition, children under 16 and young people aged 16, 17 and 18 in full-time education receive free:

- NHS prescriptions
- NHS dental treatment*
- NHS-funded sight tests
- NHS wigs and fabric supports
- vouchers towards the cost of glasses or contact lenses, including when lost or damaged
- travel to hospital or other NHS premises for NHS-funded treatment or diagnostic test arranged by a doctor or dentist (under certain circumstances – see <http://www.nhs.uk/NHSEngland/Healthcosts/Pages/Travelcosts.aspx>)

Education-based exemption applies up to the 19th birthday and includes education beyond A' levels or equivalent. It does not depend on entitlement to Child Benefit or on family income. If the young person is not entitled to education-based exemption, they may still be able to claim for help with health costs under the NHS Low Income Scheme – <http://www.nhs.uk/NHSEngland/Healthcosts/Documents/2015/HC11-march-2015.pdf>. This includes young people aged 16 or 17 supported by a local authority because they have recently left local-authority care. These young people are entitled to full help with health costs through the NHS Low Income Scheme.)

*NHS dental treatment is free to all under 18's and to under 19's in full-time education. Dental implants and orthodontic treatment e.g. braces are available on the NHS only if there is a medical need. NHS dental treatment does not include cosmetic treatments that are not clinically necessary e.g. teeth whitening.