

# Financial assistance for carers or guardians of children and young people

A guide for foster, relative and kinship carers and guardians.

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# Financial assistance for carers or guardians of children and young people in out of home care

## Who is this guide for?

*This guide is to help carers (foster, relative and kinship carers and guardians) of children and young people in statutory care (or 'out of home care') understand what financial supports and entitlements are available to them.*

*This is a guide only and information can change. Always check with your caseworker or seek updated information on the DCJ website or other relevant government sites.*

*If you care for a child or young person where there is an Order by the NSW Children's Court or Commonwealth Family Law Court, then this guide is for you!*

## Who provides financial assistance?

Assistance is provided by the Department Communities & Justice (DCJ), other state government departments and the Australian government. DCJ also funds Agencies who deliver case management and other support services.

The most common types of assistance are listed below. Eligibility will depend on your circumstances and should be checked with your caseworker, DCJ or your Agency (out-of-home care provider).

**Note:** *Your Agency may use other names, have different processes or provide different amounts of assistance.*

**For general enquiries concerning financial assistance please contact your caseworker.** If you need help navigating these options reach out to My Forever Family NSW on **1300 782 975** or the Aboriginal State-wide Foster Carer Support Service on **1800 888 698**.

## Care Allowance Types

All carers who are authorised can receive Statutory Care, Supported Care, or Guardianship payments to help cover the costs of caring for a child or young person. Each year the NSW government sets rates of indexation through an annual budget process which is designed to address cost increases associated with delivering services. Your Agency then decides how they will manage the rates through their own

### Carers where there is no legal order in place

If you are caring for a child or young person who is not subject to a legal order - then you may be eligible for other types of assistance located in the "Other NSW Government Department financial supports" section and "Commonwealth Government financial supports". For assistance please contact **Carers NSW Australia on 9280 4744** or call the **Grandparents Advisory Line on 1800 245 965**.

budget process to best benefit the children and young people in their care. These payments are expected to cover typical costs (excluding childcare) associated with day-to-day care of a child or young person.

Typical costs include items such as food, clothing and footwear, household provisions, daily travel, holidays, gifts, haircuts, pocket money, general education costs, hobbies, music lessons, sporting activities, school excursions, general hygiene needs, general medical costs, general pharmaceutical costs, and suitable car restraints.

Higher allowances (which DCJ refers to as; Care+1, Care+2) recognise the additional time and skill required, and disruption to normal daily routines, that results from caring for a child or young person with challenging behaviours and/or complex health and developmental needs.

When a child or young person's complex support needs require more intensive support, an "Individual Placement Arrangement Allowance" may be paid in excess of Care+2 to support the placement. Please contact your caseworker for more information.

If you are an authorised respite carer you are generally supported with similar financial assistance as other foster carers. The allowance is paid at a pro rata amount based on the number of nights the child/young person is with foster carer/s. Respite care with an authorised carer is different to informal care or child minding you may have in place with family and friends. Respite carers are trained and authorised to provide care.

**Statutory Care type allowance:** is a fortnightly payment allowance and may be payable where a legal Order states that the NSW Minister has shared parental responsibility with another person for residency of the child or young person. The allowance is reviewed every year to ensure it is in line with the Governments indexation which is designed to address cost increases associated with caring.

Current DCJ care allowance rates can be found at [DCJ Carer Allowance Rates](#).

**Supported Care type allowance:** is a fortnightly payment allowance where legal Order states a child or young person is in the care of a relative or kin and the Minister has no aspect of parental responsibility. It may also be available where there is a shared parental responsibility between the carer/s and the Minister and the Minister does not have parental responsibility for the residence of the child.

This allowance may be payable for children and young people subject to an order made by the Commonwealth Family Law Court AND where DCJ was a party to those Court proceedings.

## Your allowance

The carer allowance provided by your Agency is generally the same, or very similar to the DCJ's carer allowance rates. If you have any questions about the allowance always speak to your caseworker. If you need support contact **My Forever Family** on **1300 782 975**.

This allowance type is also used for those caring for a child or young person subject to a temporary care arrangement.

#### DCJ Statutory Care & Supported Care Allowance for 2023-2024

Age range	Standard Care	Care + 1	Care + 2
0-4	564	847	1,119
5-13	639	954	1,256
14-15	854	1,278	1,685
16-17	568	993	1,404

**OOHC Adoption type allowance** is a fortnightly payment allowance paid to carers who adopt a child in statutory care, where the adoption order was made after 1 January 2012. This payment is means tested to determine eligibility.

#### DCJ OOHC Adoption Allowance for 2023-2024

Age range	Standard Care	Care + 1	Care + 2
0-4	564	847	1,119
5-13	636	954	1,256
14-17	854	1,278	1,685

**Guardianship type allowance** is a fortnightly allowance payment made to carers who have become guardians by order of the Children's Court. There is **no** casework support provided and if additional financial supports are required then these must be written into the guardianship financial plan prior to the making of the order. However, guardians may be eligible for other types of Commonwealth financial support detailed later in this resource.

#### DCJ Guardianship Allowance for 2023-2024

Age range	Standard Care	Care + 1	Care + 2
0-4	564	847	1,119
5-13	636	954	1,256
14-15	854	1,278	1,685
16-17	568	993	1,404

## **DCJ Emergency caring and establishment costs:**

If you are a carer for emergency placements you may be eligible for financial assistance when a child or young person is placed with you to pay for any emergency expenses. For example if the emergency placement is after hours or on the day of the request. Speak to your caseworker to discuss your eligibility.

DCJ generally provides an 'establishment' cost with the placement of a new child.

Some Agencies also provide assistance with establishment costs, especially if the child has limited or very few items of clothing and if you are a new carer you may need help with setting up e.g cot or baby items or a new school uniform. Discuss this with your caseworker to see what assistance is provided.

*Always keep receipts for any items purchased so you can be properly reimbursed for all approved expenses and discuss these items with the caseworker first.*

## **Ad hoc payments**

The care allowance you receive is expected to cover day to day costs of raising your child.

In some circumstances, payments may be available to cover costs that are beyond those reasonably expected to be paid for by you, as the child's carer.

These costs may relate to caring for a child with a significant disability (when that is not included in an NDIS plan). Or they may relate to expensive dental or orthodontic treatment, expensive optical needs or specialist medical aides. If you facilitate or supervise contact with birth family and significant others, payments may be available for travel and accommodation (for this purpose). Other costs may include the extraordinary costs of education, for example professional tuition or the purchase of a computer. And there are some circumstances when payments may be available if you have experienced loss or damage, arising from the actions of your child.

Your authorising agency will have eligibility rules for these type of ad hoc payments. If you incur or anticipate any of these costs, talk to your caseworker or Agency about whether ad hoc payments are available. It can also be known as 'contingency payments' and 'exceptions supports'.

## Supporting education and school completion

**Education** - to support a child in their ongoing education, some education items may be supported such as tutoring costs or purchase of a computer. Talk to your caseworker about these items.

**Teenage Education Payment:** is a means-tested payment of up to \$1,500 each school term for two years to authorised carers of young people placed in statutory care, supported care or with guardians to assist with 16 to 18 year olds to remain engaged in full or part-time education and/or training including apprenticeships. Eligibility is explained in the [Teenage Education Payment Guidelines](#).

**Post Care Education Financial Support:** is a fortnightly allowance made to a carer while the young person completes full-time Year 12 (HSC) or equivalent studies after they turn 18. Payment to support part-time study may be approved on a case-by-case basis if a young person has parental responsibilities or health issues that prevent them from undertaking full-time studies. Talk to your caseworker if your young person will turn 18 while still completing school.

### DCJ Post Care Education Support for 2023-2024

Age range	Standard Care	Care + 1	Care + 2
18+	568	993	1,404

### DCJ Youth Development Scholarships

DCJ's annual Youth Development Scholarship program helps young people living in social housing or in OOHC care finish their education and reach their full potential. Up to 1,200 scholarships worth \$1,000 each are available for students who are in Year 10-12, studying HSC equivalent at TAFE, completing a school-based apprenticeship or traineeship, or studying a VET subject. The scholarship can be used to help with school expenses or other study related costs. This includes IT equipment, school uniforms, textbooks or other educational and secondary support services. Applications open in November and close mid-February each year. For more information email [education@dcj.nsw.gov.au](mailto:education@dcj.nsw.gov.au) or phone: **(02) 8753 8673**. Your caseworker can assist you to complete the application.

## Travel and learning to drive

- [School Student Transport Scheme](#) (SSTS) – Transport for NSW provides subsidised travel for eligible students
- [Assisted School Travel Program](#) (ASTP) – Students with a disability who are unable to travel under the SSTS may be eligible for specialised transport assistance from the Department of Education
- Young people in care and care leavers may gain assistance to obtain their **provisional driver's licence including driving lessons** and other support towards logbook hours. This is often part of the leaving care plan, depending on when the young person is ready to learn to drive.
- [Safer Drivers Course](#) is free for young people in care and after care (18-25). This course is for learner drivers under 25 who have already completed 50 hours of driving practice. The course adds a bonus 20 hours to your log book total.

## Financial help for young people and care leavers (18-25)

It's good to be aware of the financial help young people can access in your care and beyond. This is discussed and agreed as part of a young person's transition or 'leaving care plan'. A plan may include financial assistance, depending on need, such as:

- Aftercare Allowance
- Transition to Independent Living Allowance
- Help with bond or establishing housing
- Financial assistance with education and training
- Help with legal costs and fines and assistance with driving lessons

### **Your Choice Your Future: Staying On Allowance and Independent Living Allowance**

From early 2023 if a young person is 'staying on' with you after age 18 you can receive the Staying On Allowance as part of aftercare assistance to 21. This is a continuation of the base rate allowance (paid to carers) for any young person who remains living with their carer up to age 21 years at \$568 per fortnight, reducing to \$418 in the second year and \$261 in the third year as the young person's independence grows. If the young person moves out to live independently, they can receive the Independent Living Allowance of \$261 per fortnight. For more information, see [Your Choice, Your Future](#).

## Independent Living Allowance for care leavers

Young people aged 18-20 who have lived in statutory out-of-home care for at least 12 months before turning 18 may be eligible to receive the Independent Living Allowance of \$261 per fortnight. This payment is to support young people with accommodation and essential living expenses. For more information, see [Your Choice, Your Future](#).

### [Transition to Independent Living Allowance \(TILA\)](#)

This is a \$1,500 one off Commonwealth payment for young people leaving care. It's generally included in the leaving care plan by a caseworker and can go towards items that support independence, from a fridge, sofa or laptop to help with paying rent.

## Training and Apprenticeships

- **Smart and Skilled** – The NSW Government's Smart and Skilled Fee-Free Scholarships mean that students can get training to get the skills they need to get the job they want and their course fees will be covered. Visit [smartandskilled.nsw.gov.au](http://smartandskilled.nsw.gov.au) or email [SmartandSkilled.Enquiries@det.nsw.edu.au](mailto:SmartandSkilled.Enquiries@det.nsw.edu.au) or call 1300 772 104. You can ask your caseworker for assistance in applying if required.

## Vouchers from the NSW Government

Check the Services NSW website or use the App to find out the latest on vouchers available to carers and households in NSW. At time of publishing the following were available:

- **Active and creative kid's vouchers:** Children and young people in care can benefit from sport and creative hobbies. Students aged 4.5 to 18 years old enrolled in school are eligible to apply. The voucher can be used at a registered activity provider. Activities can include sports and creative arts, drama, dance, coding, music lessons and more. [Click here to learn more and apply](#).
- **First Lap learn to swim voucher:** This program provides a voucher for parents, guardians and carers of children aged 3-6 years who are not enrolled in school, towards the cost of swimming lessons. [Click here to learn more and apply](#).



## Help with the household budget and financial hardship

- **Savings Finder** (previously Cost of living program) - helps NSW residents over 18 find and access more than 70 rebates and savings offered across NSW Government agencies. The best part is that it is simple to use - just go to [Service NSW Savings Finder](#) and click through 6 questions to receive a personalised list of savings. Selected Service NSW Centres can also assist customers. To make a free appointment with a Savings Finder Specialist see [Savings Finder Appointment Service](#) or call 13 77 88. This is a useful service for some carers and some young people leaving care.
- **Financial counselling** - [Financial counselling](#) is a free and confidential service offered by not-for-profit community organisations. You can phone *National Debt Helpline* — 1800 007 007 or *Mob Strong Debt Helpline* - 1800 808 488, who can assess your financial situation, provide advice, or help you negotiate with government agencies, your landlord, utilities, telcos, and other creditors. You can also seek advice by contacting:
  - [Salvos](#) - The Salvos provide help with housing, job seeking, financial support, problem gambling, addiction and domestic violence.
  - [Vinnies](#) - Vinnies can help young people get around roadblocks to do with housing, finances, health support, food support and domestic violence.
- **[Money smart tools to help you](#)** - you can also check out the moneysmart website for tools and ideas to manage the household budget, save on bills and learn about ways to access government support. Visit <https://moneysmart.gov.au/>

## Commonwealth Government financial supports

Most of these types of financial help are available to carers of children and young people with and without a care order - formal out of home care or informal care arrangements made by families.

If you're not sure, check by calling the Carer Gateway, speaking to your caseworker or calling Centrelink or the Grandparents Assistance line.

### Carer Gateway

To assist with navigating the Australian government financial supports available to carers please contact Carer Gateway at



<https://www.carergateway.gov.au/financial-help> or phone Carer Gateway on 1800 422 737.

Read the latest news for carers from Services Australia. You can subscribe and get regular updates on Australian government financial supports for carers at

<https://www.servicesaustralia.gov.au/individuals/news/carers#subscribe>.

### Carers NSW

You can also reach out to Carers NSW (who support all types of carers, including people caring for family members with chronic conditions or aging parents). Visit <https://www.carersnsw.org.au/services-and-support/advice-for-carers/financial-support> or phone Carers NSW on 9280 4744.



### Grandparent, Foster and Kinship Carer Advisers

Provide tailored support for formal and informal non-parent carers such as; Grandparent, Foster and Kinship Carers. Learn more by visiting <https://www.servicesaustralia.gov.au/grandparent-foster-and-kinship-carer-advisers> or call 1800 245 965 - Monday to Friday 8:30 am to 4:30 pm

## Family Tax Benefits and Child Care

The Australian government provides allowances and benefits that may be available directly to eligible carers or to the children and young people in their care. For information contact Services Australia or visit [Payments for Families](#) on the Australian Government: Services Australia website <https://www.servicesaustralia.gov.au/individuals/subjects/payments-families#a4> .

- Recipients of some government payments need to meet Mutual Obligation Requirements for work or training. However, authorised foster and kinship carers can apply for a [Mutual Obligation Requirements Exemption](#) from Centrelink.

- The [Family Tax Benefit](#), and [Child Care Subsidy](#) can help with the cost of raising children or paying for child care. Less well known is the [Grandparent Child Care Benefit](#) under which a grandparent with primary care of their grandchild may be able to get extra help with child care fees.
- A [Foster Child Health Care Card](#) can be issued in the name of the child or young person in your care. The card provides access to cheaper prescription medicines and other concessions on health services. There is no means testing to get this card.
- You may be eligible for the [Newborn Upfront Payment and Newborn Supplement](#) if a child under the age of one comes into your care and you are eligible for a Family Tax Benefit Part A payment.
- The [Parenting Payment](#) is paid to the primary carer of a child under eight or under six if you're partnered. Conditions apply, including income and asset limits.
- [Youth Allowance](#) provides assistance for young people who are studying, training, looking for work or undertaking an apprenticeship. Young people in state care are considered independent for this allowance.

### [Child care subsidy](#)

The Child Care Subsidy (CCS) is designed assist with the cost of approved childcare including centre-based day care, long day care, family day care, occasional care, outside school hours care, vacation care, and in-home care. The Child Care Subsidy is paid directly to the provider, who in turn charges you a reduced fee. For further information, contact the **CCS Helpdesk on 1300 667 276** or visit Child care subsidy at <https://www.servicesaustralia.gov.au/child-care-subsidy>.

### **Additional Child Care Subsidy**

The Additional Child Care Subside (ACCS) is part of the Child Care Safety Net which aims to give the most vulnerable children a strong start while supporting parents into work. ACCS will usually cover all of a child's child care fees. It is an extra payment on top of the Child Care Subsidy for families who need more help. There are four different payments:

- [For families who need help to support their children's safety and wellbeing](#)
- [For grandparents who care for their grandchildren](#)
- [For help in an emergency, such as floods, fires, storms](#)
- [For temporary financial hardship](#)
- [For parents transitioning from welfare to work](#)

For further information contact the Department of Education, Skills & Employment on **1300 363 079** or visit <https://www.dewr.gov.au>.

### **[Additional Child Care Subsidy \(Child Wellbeing\)](#)**

The Additional Child Care Subsidy (Child Wellbeing) provides additional childcare fee assistance to a child care service provider in respect of a child who is considered to be 'at risk' of abuse or neglect.

Any child identified as being 'at risk' under state or territory child protection laws will be eligible to receive the Additional Child Care Subsidy (Child Wellbeing) payment. Child care providers give family's access to ACCS (child wellbeing) through a certificate or determination. The approved child care service requires a letter from the state/territory child protection agency stating the protection order is still current. The subsidy is paid directly to the approved child care service. For further information see [Additional child care subsidy \(child wellbeing\)](#).

## **Disability**

Carers of a child with a disability or medical condition may be eligible for a [Carer Allowance](#). Or, if they are unable to support themselves through employment because of the care they are providing, they may be eligible for the [Carer Payment](#). The Carer Allowance and Carer Payment for carers of a child with a disability or medical condition are different to the Care Allowances paid for providing out of home care to children and young people.

### **The National Disability Insurance Scheme (NDIS)**

The NDIS funds reasonable and necessary supports that help people with disabilities reach their goals, objectives and aspirations in a range of areas such as education, social participation, independence, living arrangements and health and wellbeing. People who meet the NDIS access requirements receive funded supports and an individual plan. **For further information about the NDIS call 1800 800 110** or visit <https://ndis.gov.au>. Speak to the child or young person's caseworker to discuss disability supports and accessing the NDIS.

### Child disability assistance payment

An annual payment to assist parents and carers with the costs of caring for a child or young person with a disability or serious illness. Eligible recipients can receive a payment of up to \$1,000 for each child in their care.

For further information, contact the **Centrelink Families Line on 13 61 50** or visit Child Disability Assistance Payment on the Human Services website

<https://www.servicesaustralia.gov.au/individuals/services/centrelink/child-disability-assistance-payment#a1> .

### Continence aids payment scheme

Provides a payment to assist eligible people who have permanent and severe incontinence to meet some of the costs of their incontinence products. Eligible recipients can receive up to \$609.70 which will be indexed annually <https://www.servicesaustralia.gov.au/continence-aids-payment-scheme>.

For further information, **contact Medicare on 13 20 11** or visit bladder and bowels aids payment scheme on the Australian Government: Department of Health (<https://www.health.gov.au/health-topics/bladder-and-bowel/bladder-and-bowel-throughout-life/bladder-and-bowel-for-carers>).

## Training and Apprenticeships

Eligible students, trainees and Australian Apprentices can receive financial help with everyday costs of living and some study expenses. Centrelink offers students 3 main payments:

- [Youth Allowance](https://www.servicesaustralia.gov.au/youth-allowance) (<https://www.servicesaustralia.gov.au/youth-allowance>) - Financial help if you're 24 or younger and a student or Australian Apprentice, or 21 or younger and looking for work.
- [ABSTUDY](https://www.servicesaustralia.gov.au/abstudy) (<https://www.servicesaustralia.gov.au/abstudy>) - financial help for Aboriginal and Torres Strait Islander students and Australian Apprentices.
- [Assistance for Isolated Children](https://www.servicesaustralia.gov.au/assistance-for-isolated-children-scheme) (<https://www.servicesaustralia.gov.au/assistance-for-isolated-children-scheme>) - a group of payments for parents and carers of children who can't go to a local state school because of geographical isolation, disability or special needs.

Find out more about [eligibility and other support for students](#)

<https://www.servicesaustralia.gov.au/payments-you-can-get-for-higher-education?context=60078>.

## University Scholarships

- **[Charles Sturt University](#)**; offering 10 new scholarships for undergraduate degrees. Each scholarship is provided by semester across three years of study (up to \$28,500 for a degree). Available to a young person who has been in out of care in the past three years who wants to take on any undergraduate degree offered full time on any of their campuses including on-line study. For more information; <https://study.csu.edu.au/get-support/scholarships/find-scholarship/foundation/1st-year/nsw-department-of-community-and-justice-scholarship>
- **[Western Sydney University](#)**: Each scholarship is provided by semester across four years of study (up to \$30,000 for a degree). Available to a young person who has been in out of care in the past three years who wants to take on any undergraduate degree. Visit [https://www.westernsydney.edu.au/opportunities/scholarships/all\\_uws\\_scholarships/DEPFAMPA](https://www.westernsydney.edu.au/opportunities/scholarships/all_uws_scholarships/DEPFAMPA)  
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## General support for foster, relative and kinship carers in NSW

### [My Forever Family](#)

Provides specialised support, advocacy, information and skills for foster carers, kinship carers, guardian or adoptive parents. You can access online and face to face training, carer support, take part in local peer group events and connect with other carers. Visit <https://www.myforeverfamily.org.au> or call 1300 782 975, Monday to Friday 9am - 5pm. Interpreter Service: 131 450.

### [Absec Carer Support Program](#)

AbSec's Aboriginal Carer Support Service aims to improve the information, support and training opportunities for carers of Aboriginal children and young people in NSW. The free telephone advice and advocacy service for carers of Aboriginal children. <https://absec.org.au/help-for-carers/> or 02 9559 5299 Monday to Friday 9am-5pm or email [admin@absec.org.au](mailto:admin@absec.org.au).

## Resources to help you in your caring role:

The following resources provide information and videos to help you with your day to day caring role.

**[Caring For Kids](https://www.facs.nsw.gov.au/download?file=321330)** <https://www.facs.nsw.gov.au/download?file=321330>

**[Leading the Way](https://www.facs.nsw.gov.au/download?file=321336)** <https://www.facs.nsw.gov.au/download?file=321336>

**[Raising Children Network](https://raisingchildren.net.au/)** <https://raisingchildren.net.au/>

## Keep up to date

Things always change. We encourage you to use this resource alongside [Caring for Kids guide](#) which is designed to help with information about day to day caring, financial support and the latest information. You can always talk to your caseworker or contact My Forever Family.

Many of the [resources are found online](#); <https://www.facs.nsw.gov.au/families/carers>:

- [About foster care](#)
- [Enquiry form: Fostering with DCJ](#)
- [Busting the myths about fostering](#)
- [Fostering a child](#)
- [Foster carer support and resources](#)
- [Fostering a child with disability](#)
- [About relative and kinship care](#)
- [Caring for a child through kinship care](#)
- [Relative and kinship care support and resources](#)
- [Helping a young person prepare for leaving care](#)

If you don't have access, please contact your caseworker and request they provide you with copies of any relevant information. Your caseworker is a great resource to help you access financial and other types of supports.