## **Financial Support**







We believe that children and young people in Rotherham should grow up with the right conditions to allow them to be healthy, safe and achieve their potential in life. That's why we are looking for people who, with guidance and support, can help us to provide these conditions for looked after children.

## Here at Fostering Rotherham, we want you to feel valued. That's why we provide financial support to all our foster carers for the amazing work they do.

Although money might not be your first concern, it is important that you understand the fees and allowances in order to decide if fostering is affordable for your family.

On average, we pay our foster carers £592 per week to care for children and young people who need help in our community. This is equivalent to £2,368 per month, which is above the national average. The actual amount you will earn will depend on how many children you are caring for, their ages and other factors. It will also depend if you are full-time or a part-time foster carer.

## **Our Financial Support Guide**

This guide will help to give you a clear idea of the financial support you will receive from us, including financial payments, help with child care, annual leave and tax breaks.

And remember, our fostering advisers are always available for a friendly chat to answer any of your questions at a time to suit you. You can book a call back here www.fosteringrotherham.com/book or call us on 01709 357370

## Other ways to get in touch

Visit: www.fosteringrotherham.com Email: support@fosteringrotherham.com

## Follow us on social

Facebook: <u>@FosteringRotherham</u> Instagram: <u>@FosteringRotherham</u> Twitter: @FosterRotherham



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## We Value the Amazing Work You Do

Fostering is a role that requires hard work, dedication and a lot of time. We believe it's a vital role to help a child feel safe, happy and healthy.

We value the hard work, time and dedication that our foster carers give day-in, day-out. That means that we'll support you so you can fully enjoy this rewarding role. We would never want a person's financial situation to be a barrier to them helping Rotherham's children.

We are committed to providing a competitive weekly allowance to enable you to focus your attention on the child in your care, making them feel cherished and valued and giving them the chance to thrive.

We pay allowances weekly to give you control over your budgets and easily respond to life's everyday needs.

These allowances break down into a skills-level based payment and an allowance for the child in your care.



## Skill Based Payments and Allowances

We know that you have valuable transferable skills from your professional and personal life that you will bring to the role. All of these will help you in your fostering journey so it's right that these abilities are recognised and rewarded. That's why we base fostering payments on an appraisal of your skills during the assessment process.



"During your application, we'll get to know you and the skills you've gained through your personal and professional experience. We use this as a basis to decide how much your initial payments will be."

- Sarah, Fostering Adviser



Fostering Rotherham pays all our foster carers an all inclusive weekly amount which is made up of two parts: the skills based payment and a fostering allowance.

## The Skills Payment

The skills payment - sometimes also known as the 'fostering fee' - is the money we pay to foster carers for doing the amazing job they do every day.

As you progress as a foster carer there will be a whole host of training opportunities designed to enhance your knowledge and experience. This can lead to payments increasing over time.

For more information about Skills Levels, visit our blog: <a href="https://www.fosteringrotherham.com/post/skill-levels-explained-by-our-advisers">https://www.fosteringrotherham.com/post/skill-levels-explained-by-our-advisers</a>

## The Fostering Allowance

The fostering allowance is a payment to cover the living costs associated with having a child such as food, clothing, pocket money and activities. The amount of allowance you receive varies depending on how how many children you care for and how old they are. If you are providing short term, emergency or other task centred care, your rates will be calculated in exactly the same way but prorated based on the number of days care you have provided. This is broken down further in the Allowances for Looked after Children section on page 8.



## How our Allowances are Calculated

#### On average, foster carers in Rotherham earn £592 per week.

The actual amount you will earn depends on a few things like how many children you care for in your home, their ages and other factors such as the needs of the children you're taking care of.



**Linda** is a Level Two foster carer. She came to fostering after doing volunteer work with local teenagers. Linda wanted a paid role that still felt like she was giving back to her community and fostering was the perfect fit. She currently cares for siblings Carter, aged 6, and Archie, aged 9. By opening up her home to more than one child, Linda has enabled the brothers to stay together.

As a Level Two foster carer with two children in her care, Linda receives:

Foster Carer Fee = £282 Basic Allowance = £350

Total = £632 per week/£2,538 per month\*



Melissa and Kevin are Level Four foster carers. After taking early retirement the couple found that they missed keeping busy but wanted to do something where they'd feel part of a community of like-minded people. The couple currently care for Jacob, aged 13, and Brady, aged 16. The couple love sharing their passion for football with the boys and the four are regular supporters of Rotherham FC, which Melissa and Kevin say helps with modelling resilience in the face of disappointment!

As Level Four foster carers with two children in their care, Melissa and Kevin receive:

Foster Carer Fee = £810 per week Basic Allowance = £432 per week

Total £1,242 per week / £4,968 per month\*



## How our Allowances are Calculated



Ex-teaching assistant **Khadija** is a Level Three foster carer. Khadija currently cares for Ella, aged 11. Through Khadija's care, Ella has really found her confidence. This has led to an improvement in her school work and friendships. Her school teachers are thrilled with the progress they see her make every day.

As a Level Three foster carer, with one child in her care, Khadija receives:

Foster Carer Fee = £197 per week Basic Allowance = £199 per week

Total £396 per week / £1,584 per month\*



**Mercy**, a former shop assistant, has been looking after Jackson, aged 15, for the past year. Their shared love of the outdoors means that Jackson has found new interests and now hopes to complete an NVQ in landscaping after he finishes school.

As a Level One foster carer with one child in her care, Mercy receives:

Foster carer fee: £113 per week Basic allowance: £199 per week

Total £312 per week / £1,248 per month\*



Becky, a single parent, came to fostering after her two children started primary school. She wanted a role that would be compatible with family life and now cares for Karim, a full of fun 3-year-old who absolutely adores Becky's two older birth children who love to spoil him!

As a Level One foster carer with one child in her care, Becky receives:

Foster carer fee: £113 per week Basic allowance: £159 per week

Total £272 per week / £1,088 per month\*



## How our Allowances are Calculated



Adam and Chris are Level One foster carers. After Adam was furloughed during lockdown he decided to look into a new role that would enable him to gain a better work-life balance. The couple care for Ruby, aged 13 and Amani, aged 17. The two girls have come on in leaps and bounds since coming to stay with Adam and Chris and have even got used to the couple's taste for 80's music!

As Level One foster carers with two children in their care, Adam and Chris receive:

Foster Carer Fee = £226 per week

Basic Allowance = £432 per week

Total £658 per week / £2,632 per month\*

\*Monthly calculations are for demonstration purposes only and are based on having the home match scenarios in the examples above in place full time for a period of 365 days per year. The amounts paid to you will be based on actual match durations, your fostering skills levels and the age of the children matched with you.





Our weekly financial support payment is also made up of the 'fostering allowance'.

As a foster carer, you'll want to support the child in your care to lead a settled, fun and happy life. The fostering allowance means that the financial burden of that does not fall on you.

The fostering allowance is there to cover everyday things like clothing, food, pocket money and toys.



"Children enter foster care for a whole range of reasons. In some cases, a child will arrive with very few belongings. When you first become a foster carer we will contribute up to £500 for equipment that you may need when a child is matched with you. We also provide up to £200 for clothing and up to £70 for school uniform."

- Jess, Fostering Adviser

## **Special Occasions**

We want every child to experience the magic of special occasions like trips, birthdays and religious holidays. To help with this, we provide one-off payments of up to £932 a year.

Here's what some of our current foster carers have been able to share with the children in their care using the financial support provided by Fostering Rotherham:

Foster Carer Gemma remembers taking a brother and sister, aged 8 and 9, to stay in a caravan at the seaside. She recalls how happy the siblings were and how they didn't ask for a single thing. They were so focussed on the magic of their first sight of the beach, playing in the sea and building sandcastles. Gemma says that years later the children still talk about their first time at the seaside. It's easy to take experiences like this for granted but foster carers know the importance of making these simple pleasures a reality for all children.

Foster carers Rob and Justine were able to take the children in their care abroad for the first time, widening their horizons. Rob remembers the joy of them sitting in the cockpit with the pilot and of being able to give them an experience they wouldn't have had without his help. He says, "When you can do things such as that it makes a difference to their lives."



## Tax Break Benefits



Did you know that when you foster you are classed as self-employed? Don't worry, it's not as daunting as it sounds...

This means that as a foster carer you could be exempt from paying tax on all or most of your fostering earnings depending on your placement and the number of carers in your household. We know that tax relief can be difficult to work out, and the Fostering Network provides some helpful information to help you navigate this.

## **Qualifying Care Relief**

There is a special tax scheme foster carers can use called 'Qualifying Care Relief'.

This means that the amount of money a foster carer can earn before they start paying tax is higher than the level at which most people start to pay tax on earnings.

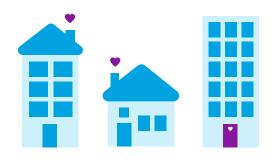
For many foster carers the total amount they earn from fostering payments is below this level and so they do not have to pay tax.

#### **National Insurance**

This affects what you pay in National Insurance contributions too. As a self-employed person, foster carers must register for Class 2 National Insurance Contributions. In your tax return, you could claim a tax exemption of up to £18,140 per household.

As always, your lifestyle will be unique. We recommend you check how these rules apply to your specific situation. For more information on tax, our partners at The Fostering Network have put together a really useful guide, including FAQs and a tax video: https://www.thefosteringnetwork.org.uk/advice-information/finances/tax-and-national-insurance.

Please note that we cannot advise you on your personal financial situation and that you should seek advice from an independent financial adviser or tax adviser. We will help you to access guidance documents from the tax office and from reputable organisations such as Fostering Network.



Our financial benefits package is just one element of the wide range of support we provide for our newly qualified foster carers.

Download our information pack via our website; www.fosteringrotherham.com

## Additional Financial Support

We also offer additional financial support to all our carers including paid annual leave, travel allowances and discounts at highstreet retailers.



#### Annual Leave

We know that all parents need a break from time to time so that they can come back feeling refreshed. Foster carers are no different. That's why we offer all our carers optional 14 days paid annual leave so you can come back rested and ready to give the very best care and support to the child in your care. Whilst you take your leave, we will arrange a second home placement for the child in your care. This includes finding care options for your looked after child while you're away.



#### Discounts and Benefits

Making memories as a family is one of the most rewarding aspects of foster care - for both children and adults alike. To ensure that you're able to experience days out, with all the joy they bring, you'll be eligible for a wide range of discounts around Rotherham, including the Rothercard. You'll also automatically become a member of The Fostering Network, which brings with it an additional range of benefits.



#### Fuel

A big part of a foster carer's daily routine is the school run, as well as helping a child to attend any other appointments that may be necessary. This includes visits with birth families. So that the cost of these trips doesn't add up, we pay a contribution of 45p per mile towards fuel costs.



#### Training

We're committed to enabling our foster carers to develop their skills, always helping them to reach their goals. So you can reach your full potential, we provide a wide range of ongoing training opportunities. Every year we offer free training to help you advance your skills level so you can support more of Rotherham's most vulnerable children and young people.

## We're here for you, every step of the way.

Talk to one of our expert fostering team today by booking in for a call back here: www.fosteringrotherham.com/book

# Additional Support for Stepdown and complex carers

Stepdown care is provided for young people who have previously been or currently live in a residential care home. Many of these young people would thrive in a fostering family environment. We have incredible carers who offer care to these children and young people, known as Stepdown carers.

## What does Stepdown care involve?

Ultimately, Stepdown is all about providing stability to a child who might have experienced a lot of changes in their life. As a Stepdown foster carer, you offer:

- Support to a young person's education
- A warm and caring environment
- Daily activities to support emotional and psychological wellbeing using a therapeutic model
- Close communication with a network of professionals (including social workers, medical and therapeutic teams)
- Time for a chat and a cuppa together at the end of the day

A lot of Stepdown overlaps with long term fostering requirements, so it's easily learned by an experienced and enthusiastic carer.

## How do I know Stepdown is for me?

If you have experience of caring for and working with children or have fostered before, you might want to help older children who have experienced some difficulties. We're always looking to recruit more experienced carers to foster for our Stepdown Programme, as well as those who can care for a child with more complex health or behavioural needs.

You may come from a background working with:

- Older children in a school or a pupil referral unit
- Children and young people that experience mental health, emotional and behavioural difficulties such that they need specific care on a continuous basis
- Children and young people during and after a challenging time in their lives, whether in a medical or a residential setting



### How we support our Stepdown carers

These young people have likely experienced a number of moves from one home to another, and they need stability and therapeutic care. Being a Stepdown foster carer is a full time role. It is also incredibly rewarding with the right support around you.

Because there's an increase in the demands on your time and skills as a foster carer, we offer additional support both in terms of our team members and our financial package.

We offer up to £838 a week, which equates to £3,352 a month, for Stepdown care.

#### How this works:

Stepdown carers receive a complex payment of £200 a week. This is in addition to your carer fee, which will be paid at Skills Level 4 (£405). With carer fee, children's allowance and the complex payment you could receive anywhere between £764 and £838 per week. The only variation here would be around the child's allowance so the skills level and complex care pay would be static at £605 per week.

We appreciate that when caring for a child with very complex needs and/or disabilities, you will need an additional level of support. Children with complex needs may have a long-term health condition or severe disability. Some children may have particular emotional needs that need extra care and support. We always recommend therapeutic support for complex care. Our complex carers dedicate an incredible amount of time to helping these young people. To aid you, we offer your Skills Level carer fee and the child's weekly allowance (which depends on their age), as well as a complex payment of £100 a week.

Taking on the additional time needed to be a Stepdown or Complex carer doesn't mean you won't feel our support. We have a positive group of second home carers able to support your annual leave. This means you'll feel refreshed and ready to help a child who needs you.

You can read more about how these rates are calculated in the Our Fees and Allowances Broken Down section. We also recommend that you discuss your complex care with your social worker, who can confirm the right financial support for you and the looked after child in your care.



## Our Fees and Allowances Broken Down

#### Terms and conditions:

This document was last updated in April 2023 with fee changes in effect from 2nd April 2023. We reserve the right to review and amend our rates at any time without prior notice

		Skills Level 1	Skills Level 2	Skills Level 3	Skills Level 4
Foster carer fee per week	Per child	£113	£141	£197	£405
	Stepdown		+£200		
	Complex		+£100		

<sup>\*</sup> Once a carer is approved to Skills Level 2, the additional payment changes from Skills Level 1. The Skills Level payments are not cumulative payments.

			Age: Babies	Age: 1-4 (Pre-Primary)	Age: 5-10 (Primary)	Age: 11-15	Age: 16+
Basic Allowance	Standard weekly fees	£159.00	£159.00	£175.00	£199.00	£233.00	
		Birthday allowance	£159.00	£159.00	£175.00	£199.00	£233.00
		Christmas allowance	£159.00	£159.00	£175.00	£199.00	£233.00
		Holiday allowance	£318.00	£318.00	£350.00	£398.00	£466.00
		Clothes allowance**	£75.00	£75.00	£75.00	£200.00	£200.00

<sup>\*\*</sup>This is a one off payment paid at the start of the placement.



"Payments shown are per child in your care and are cumulative. For example, a Skill Level One foster carer with one child in their care would receive £113 allowance, whereas a Skill Level One foster carer with two children in their care would receive £226."

- Diane, Fostering Adviser

## What's Next?

Now that you have read about the financial support we offer you may want to discuss this further with one of our team. They can walk through what the fees and allowances mean for you and your family on a weekly basis.

To speak to one of our team, visit our website or call us on the details below.

We are looking forward to speaking with you.



Website www.fosteringrotherham.com/book



Phone 01709 382121



Email support@fosteringrotherham.com



Terms and conditions: This document was last updated in April 2023. We reserve the right to review and amend our rates at any time without prior notice.

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