



JUNIOR ISA

FOR YOUNG PEOPLE LOOKED AFTER





£200 FOR YOU ...IF.....





YOU ARE UNDER 18

A UK RESIDENT

**NOT BORN BETWEEN 01/09/2002
AND 02/01/2011 (CTF APPLIES)**



HAVE BEEN IN CARE FOR A FULL
12 MONTHS AFTER 03/01/2011

THE JUNIOR ISA IS MANAGED BY SHAREFOUND.ORG

NO ONE CAN TOUCH THE MONEY BUT YOU !

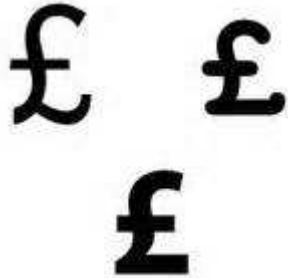


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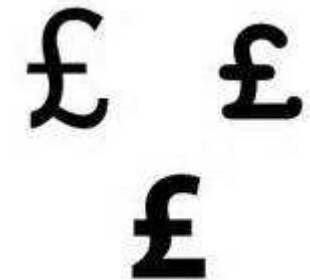
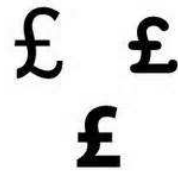


THE MOST YOU CAN HAVE IN THIS ACCOUNT WHERE THE INTEREST IS PAID TAX FREE IS £3,600



THE NAMED CONTACT FOR DEALING WITH ALL JUNIOR ISA ENQUIRIES WITHIN LANCASHIRE COUNTY COUNCIL IS JACKIE FANNER

IF YOU WERE BORN BEFORE 01/09/2002 BUT NOT IN CARE AFTER 02/01/2011 FOR 12 MONTHS SORRY....YOU ARE NOT ELIGIBLE.



THE PROCESS:

LANCASHIRE COUNTY COUNCIL NOTIFY SHAREFOUND WHEN AN ELIGIBLE YOUNG PERSON PASSES THE 12 MONTH MARK OF BEING IN CARE. AN ACCOUNT WITH £20 CREDITED TO IT IS SET UP IN THEIR NAME. INTEREST IS ADDED EVERY YEAR.

ALL IRO'S ARE TASKED WITH ASKING ALL YOUNG PEOPLE AT THEIR REVIEWS IF THEY ARE AWARE OF THEIR JUNIOR ISA'S.

ONCE AWARE, CARERS PARENTS AND YOUNG PEOPLE THEMSELVES CAN TOP UP THE ACCOUNT IF THEY WISH AND USE IT AS A LONG TERM SAVINGS ACCOUNT. WHEN A YOUNG PERSON REACHES 16 YEARS OF AGE, THEY MAY CHOOSE HOW THE MONEY IS INVESTED....SORRY...



YOU CAN'T TOUCH IT UNTIL YOU ARE 18 !

WHAT IF.....

YOU LEAVE CARE BEFORE YOU RECEIVE YOUR JUNIOR ISA?

JACKIE HUNTS YOU DOWN AND SENDS YOU THE INFORMATION





WHAT IF...

YOU LEAVE CARE BEFORE YOU ARE 16? A PERSON WITH PR WILL ASSUME RESPONSIBILITY FOR THE ACCOUNT UNTIL YOU ARE 16.



WHAT IF...

YOU LEAVE CARE AGED 16 OR 17? YOU OR SOMEONE WITH PR CAN ASSUME RESPONSIBILITY FOR THE ACCOUNT.



WHAT IF...

YOU DIE? THE MONEY GOES INTO YOUR ESTATE AND IS PAID TO A BENEFICIARY USUALLY A PARENT.



FINALLY....



THERE ARE LOTS AND LOTS AND LOTS OF LEAFLETS AND ADVICE AT THE WEBSITE

SHAREFOUND.ORG

