

Funding and resources to support you to become independent and achieve your goals..

What is the Invest In Me Fund?

Through Home Stretch WA you will have access to funding and resources to support you to become independent and achieve your goals. The Invest in Me Fund is about Investing in **YOU** and what you want for the future and preparing you to have the skills you need to transition to independence and help you live the life you want.

We know that **YOU** are worth investing in **BUT** sometimes you may need a bit of extra help financially to achieve your goals or overcome life's challenges and this is where the Invest in Me Funding comes in.

The Department of Communities - Child Protection and Family Services 'Leaving Care Fund' was established to support young people leaving care between the ages of 15 to 25 years, to meet their needs as they transition to adulthood. When a young person applies for Leaving Care Funds through the Department, they will need to consider other forms of public funding that are available out in the community. The Department state that you can access Leaving Care Funds to support you with any of the following:

- Obtaining Accommodation/ Housing
- Engaging in education and training
e.g. support you with purchasing books or equipment for a course you are enrolled in.
- Obtaining employment
e.g. support with paying for clearances required by the employer.
- Obtaining legal advice
- Accessing health services
- Accessing counselling services



What can Invest In Me pay for?



The Invest In Me fund can cover lots of different items including things that may help you right now and things that are going to help you long term and in the future.

See the guide over the page of what may be covered by Invest in Me Funding, This will always be negotiated individually based on your circumstances and with your transition coach.

Short term costs

These costs are normally planned for and may come up unexpectedly. They may be the things that are causing you problems now and you need to deal with, so it doesn't lead to longer term problems. This may include paying for urgent overdue fines or bills, getting somewhere to stay quickly so you don't end up in an unsafe environment, transport to get you to important appointments like doctors or court or paying for food or phone credit when you don't have any income, or your payment has been cut off.

When paying for these costs, you will need to work with your transition coach on a plan for overcoming these hiccups in the future and what you might do next time you are in the same situation.

It may take a while to learn these skills and how to prepare for all these costs, but this is something your transition coach can help you with and plan for.

Example costs:

- **Overdue fines or bills**
- **Essential needs** - food, clothing, phone/phone credit, transport, smart riders, vehicle repairs, childcare.
- **Emergency Housing** - Crisis accommodation, rent payment, household furniture.
- **Urgent health costs** - medications, health appointments
- **Emergency transport costs** - smart riders, bus tickets, taxi etc.
- **Unexpected Course Fees**
- **Unexpected Funeral or Significant event costs**



Aspirational/long term costs

Do you have goals for the future? Things you have always wanted to do but not sure how you could afford to do it? Want to try something new but have never been able to because if it didn't work out you wouldn't have the finances to back you up? Want to study or learn a new skill? Have a dream job but no idea how to get there? Connect with relative's interstate or explore country? Play a sport or learn how to dance?



These are just some examples of what the Invest in Me Fund can cover, but it is individual and unique to you and your future!

Some of these costs may require some careful planning with your transition coach to work out the details. The last thing you want to be doing is a course that you don't enjoy or applying for a job you hate! Over the page are some examples of items that can be paid for.

Aspirational/long term costs...continued

- **Accommodation** (house set up, removalists, furniture, landlords' insurance)
- **Education & Training** (TAFE or Uni fees, short courses, textbooks and educational costs - laptops etc., WWC Check).
- **Employment** (interview clothes, uniforms, professional development skills, camps, career advice)
- **Health & Wellbeing** (counselling, gym membership, personal care/hygiene)
- **Life Skills** (driving lessons, first aid course, cooking course)
- **Legal** (legal advice, clothes for court)
- **Relationships & Support Networks** (sports club fees, social groups, interstate travel, family counselling, art groups, martial arts, dance clubs)
- **Identity & Culture** (travel costs to visit family or connect to country, language courses, cultural or significant events)
- **Milestones & Rituals** (birthday celebrations, significant event costs- graduation, school balls etc.)



Costs covered in the Leaving Care Plan

You may have already come up with a list of items that the Department agreed to support you to pay for after you turn 18. If you already have an agreement with the Department to have some expensive things paid for these may be paid directly by the district office.

Your transition coach will work with you to go through these costs and update your plan and create a new Invest In Me plan. This means we may need to get a copy of your leaving care plan or speak to your Department Case Worker to see what was previously agreed on to make sure we are not missing any essential costs. If you are not 18 yet it might mean getting your transition coach to come to the leaving care meeting to start thinking about your Invest In Me plan.

How does it work?



When you sign up for Home Stretch WA your transition coach will work with you to come up with an Invest in Me Plan. This may include setting some short-term goals for the next few weeks or months and planning for the next few years and in the future.

- For requests under \$100, your Home Stretch WA transition coach will be able to discuss and negotiate with you directly to cover the costs.
- For requests over \$100, approval will be required from the Home Stretch WA Coordinator and normally will involve an application form or some extra planning with your coach.

How is Invest In Me Funding approved?

Home Stretch WA is focused on preparing young people to transition into independence. Invest In Me is about equipping you with the skills and knowledge in managing your finances, or where to find financial support before funding from the Department or Home Stretch WA ends.

The reason we do this is because it is a normal part of adulthood to have to pay for things like rent, car insurance, education costs, etc., and we want to ensure these things don't come as a shock to you. We also want to ensure you have equal opportunities to invest in yourself and your future goals.

When you reach 18 – you will be able to receive a Centrelink payment, as well as a range of other financial supports that are provided to the community. Part of the Invest In Me fund is helping you connect with all the resources that are available to you.

There are a few key things we may ask you to consider before approving funding requests. However, we do understand that there are also times that you will just need help to have something paid for, your coach is there to help with this too.



Solving problems - can I fix this myself?

- Your coach may ask you questions about whether you have thought about a way to solve problems that come up, help you with solutions and think about how to overcome the problem in the future.

e.g. if you're stuck with no money for the bus, your coach may ask if you can borrow money from someone or set up an auto-load smart rider, so you don't have to think about this every week. If you have broken your phone, ask if you can borrow someone else's until you can get yours fixed.

- Or if you keep getting stressed with overdue bills or loans, think about whether you really need the loan before you apply for it.
- You might find that by doing this regularly (with support from your coach) you are way more capable than you think, and you don't need much help from anyone else after all.

"Chipping in" – how much can I afford to pay?

- If you are getting your own income, you might be asked to contribute to the costs. This is helpful for knowing how to use your money in the future and is also an important part of "investing in yourself". This might mean sitting down with your coach to do a budget or coming up with an amount you think is reasonable to contribute.



How is Invest In Me Funding approved... continued?

e.g. if the short course you want to do is \$100 you might work out that you can put \$20 towards the course this pay. Or if you want to buy a new car Home Stretch WA might agree to pay half if you save for the other half. Or you agree to a payment plan of \$20 per fortnight for your TAFE fees and Home Stretch WA will pay for your laptop.

- By chipping in you might find that you feel more motivated to achieve your goals because you have “Invested in yourself” and feel more confident paying for things in the future.

Plan for your future - what is important to me?

You may be asked to think about your longer-term goals and if what you are applying for is going to help you achieve that and think about what is really important to you.

e.g. If you are applying for a course in Business your coach may sit down with you and ask if you have really thought about why you want to do Business and what research you have done into this industry. Through talking with your coach, you may actually find you want to be a graphic designer instead.

By planning with your coach, you may realise there is a world of opportunities you never even thought were possible.

Other options - what else is available?

There are many other services that already cover costs or offer cheaper alternatives so your Home Stretch WA coach may explore these e.g. your coach may let you know that you can get discount TAFE fees or about a Bond Loan for housing, using your TILA to pay for furniture costs or accessing a public dental service instead of a private one.

By knowing what resources are available, it can help you to manage your own costs in the future.

There may be times when this might feel overwhelming and hard, and that's okay. That's what your transition coach is there for! Your coach will listen to you and work with you to find the resources for you, but they'll also challenge you to take ownership of your financial wellbeing.



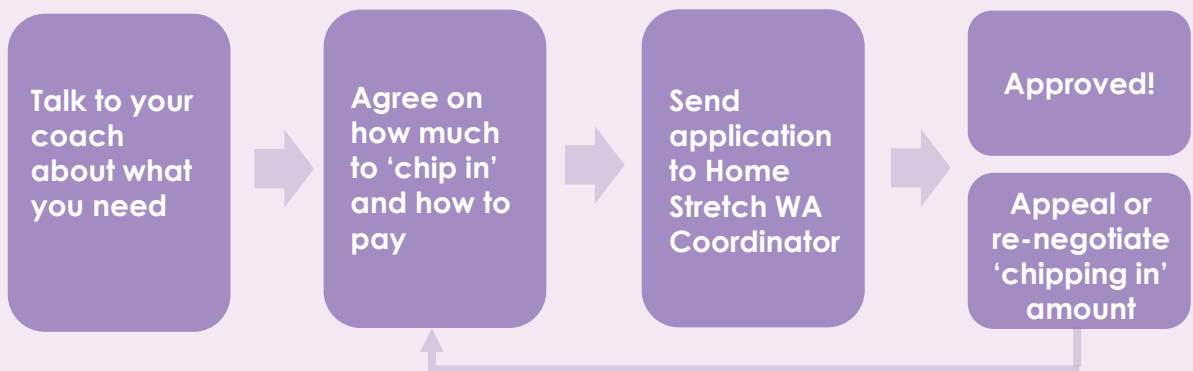
How are the decisions made?

Every decision about Invest In Me funding is made based on a young person's individual circumstances.

The process of applying and accessing funding should be simple and relatively fast, depending on what is being paid.

When making the decision to pay for things the Home Stretch WA coach and coordinator refer to the guidelines and principles that came out of a co-design with young people with experiences of leaving care. They will consider the above questions before putting in an application or a funding request and use it as a guide to approve decisions. If a decision is not approved, we will let you know why and what you might need to do to access the funding. We will never just say no without letting you know why!

You will be notified either by your coach or through the application process if your funding is approved.



How long does it take?

24 hours is the shortest amount of time for emergency requests, but we aim to respond to you within 2 – 3 working days.

We encourage you to plan in advance with your coach in case applications need to be revised.

Can I still access funding through the Department?

For bigger expenses you will have greater access to resources through the Home Stretch WA than the Department.

If you find yourself in crisis and need assistance after-hours or if Home Stretch is closed over public holidays, you can still access support from the Department.

What Happens if I opt out of Home Stretch WA?



Every young person has the right to seek support and funding from any District office through the Children and Communities Act, and you access this funding by contacting a District office and asking to speak to a duty officer.

If you opt out of Home Stretch WA, we will provide a summary of funding used to the Department, and other possible future costs that may assist their decision making.