

Guide for Local Authorities/Trusts

How a young person in care/care leaver

can locate their

Junior ISA

or

Child Trust Fund Account

November 2022

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Introduction

The Share Foundation has developed web applications where young people in care or care leavers, can start the process of locating their account from the age of 16. However, they cannot access the money until they are 18.

There are three separate links to locating an account, depending on whether a young person holds a Junior ISA or a Child Trust Fund.

This step-by-step guide explains the processes for each link and what a young person can expect at each stage.

For clarification, the 'account provider' is the financial organisation that the Child Trust Fund account was set up with and who actually 'holds' the account. They will be responsible for verifying the young person to ensure they are the account holder.

For clarification, the 'account holder' is the named person on the account. Child Trust Fund accounts were set up in the name of the young person around the time they were born.

For clarification, 'taking control of an account' means that the young person will be able to receive statements and information regarding their account. It also means that they can move the account to another provider, change the account type or select investments directly if they so wish. A young person can take control of their account at 16 – but they cannot access the money until they are 18.

Please note, should a young person in care, where The Share Foundation have been the registered contact, decide to move their account before they leave care or turn 18, then The Share Foundation would no longer be able to administer contributions to the account.

Although The Share Foundation cannot work on behalf of the young person, we will try to support them with any queries or problems they may experience with an account provider, where possible.

It is important to remember that a young person cannot legally have **both** a Junior ISA **and** a Child Trust Fund – only one or the other.

Please note the timescales provided in this guide are approximate and may vary.

Contact details for The Share Foundation:

Tel No: 01296 310400

Email: info@sharefound.org

Guide to locating a Junior ISA (JISA)

(<https://myjisa.sharefound.org>)

What is the 'MyJISA' Link?

- An online application to start the process of finding a JISA account for a young person (YP) aged 16+ **who is or has been in care only** for at least 12 months without any breaks and was not born in the UK on or after 1st September 2002 and up to and including 2nd January 2011 (ie the 'Child Trust Fund years').
- This link is relevant to a YP in care/care leaver who was born in the 'Child Trust Fund years' (1st September 2002 up to and including 2nd January 2011) if they were not eligible for a Child Trust Fund but met the criteria of the Junior ISA scheme.
- The process is supported by The Share Foundation (TSF) and there is **no** charge.
- This process does **not** require a printed and signed form, as The Share Foundation should be the Registered Contact (RC).
- The earliest date of birth for a YP in care who may be eligible for a JISA under the Looked After Children scheme would be 3 January 1994.
- YP does **not** need National Insurance (NI) number to apply.
- At the time of publication of this Guide, TSF have handled approximately 9,000 applications for the MyJISA.

MYJISA - Step-by-Step Process

- Letter sent to YP in care via local authority (LA)/Trust, at age 16 with the 'MyJISA' link.

Refer to Appendix 1

- If the letter is not actioned by the time the YP is 17½ then if the YP is still in care the letter will be sent again via the LA/Trust.

Refer to Appendix 2

- YP completes an online form using the link: <https://myjisa.sharefound.org>

Refer to Appendix 3

- After pressing 'Register' the YP will immediately receive a screen message confirming registration.

Refer to Appendix 4

- TSF will download the completed online forms in a webform format each day. This is actioned once a day and normally in the morning.
- This data is then run through an automated system which will try to match the details of each form to an account in the database.
- Assuming a match is found, a letter will be generated (L12) and sent by second class post to the YP at the address they provided on their online form. This letter is normally printed and posted the following day after the automated system generates a result.

Refer to Appendix 5

- Where a match is found, the details of the YP as provided on their MYJISA form is sent to the account provider to inform them that the YP wants to claim their account. This ensures the provider is 'prepared' for the YP to contact them and has their details. It also gives the provider the opportunity to contact the YP directly.
- YP details are normally sent to the account providers by secure electronic method on a weekly basis.
- Where TSF are not able to match an account immediately based on the information provided by the YP, an 'internal' report is generated. The relevant TSF representative would then check through the report 'manually' against the database. This allows some 'human intervention' where appropriate emails can be generated to the YP if further information is required which may assist in matching to an account. This report is normally actioned on the day or next day it was produced.

- If TSF representative is then able to match to an account based on this 'new' information, this will go through the automated process to generate the 'L12' letter, which is then posted second class to the YP, on the next print run.

Refer to Appendix 5

- Where a match cannot be found following the human intervention, then an email is sent to the YP, referring them back to the local authority/Trust. This email is normally sent on the day it is not matched, so could be maximum two days after the online form was completed.

Refer to Appendix 6

- Where an account was located and a letter sent to the YP, then to actually take control of the account, it would be for the YP to contact the account provider directly.
- They should quote the account number that was provided on the letter sent to them by TSF.
- It will be for the account provider to verify that the YP is the account holder and they will ask security questions and are likely to require ID documents to complete the verification. The account provider will explain the requirements, as each provider has their own systems.
- The money can only be accessed by a YP when they are 18. The account provider will explain the process regarding this.

Guide to locating a Child Trust Fund (CTF) where TSF are the registered contact

(<https://myctf.sharefound.org>)

What is the 'MyCTF' Link?

- An online application to start the process of finding a Child Trust Fund account for a YP aged 16+, who was born in the UK on or after 1st September 2002 and up to and including 2nd January 2011 and **who is or has been in care where the LA/Trust has advised there is not a Responsible Adult (RA)** – ie TSF **are** the registered contact.
- The process is supported by TSF and there is **no** charge.
- This process does **not** require a printed and signed Child Trust Fund Subject Access Request (CTFSAR) form **unless** TSF are unable to match an account.
- Where TSF are not able to match an account, the 'myctf' would then transfer to the 'findctf' process and would require a form and involvement by HMRC if not matched using the CTF Register. If required, TSF would send the printed form to the YP for signing.
- Although the MyCTF process does not initially require the YP to provide their NI number on the online application, if an account is not located and TSF request the signed CTFSAR form, the NI number **will** be required.
- At the time of publication of this Guide, TSF have handled approximately 5,000 applications for the MyCTF.

MYCTF - Step-by-Step Process

- Letter sent to YP in care via local authority (LA)/Trust, at age 16 with the 'MyCTF' link.

Refer to Appendix 7

- If the letter is not actioned by the time the YP is 17½ then if the YP is still in care the letter will be sent again via the LA/Trust.

Refer to Appendix 8

- YP completes an online form using the link: <https://myctf.sharefound.org>

Refer to Appendix 9 for form example

- After pressing 'Register' the YP will receive a message confirming registration.

Refer to Appendix 10

- TSF will download the completed online forms in a webform format each day. This is actioned once a day and normally in the morning.
- This data is then run through an automated system which will try to match the details of each form to an account using TSF database.
- Assuming a match is found, a letter will be generated and sent by second class post to the YP at the address they provided on their online form. This letter is normally printed and posted the following day after the automated system generates a result.

Refer to Appendix 11

- Where a match is found, the details of the YP as provided on their MyCTF form is sent to the account provider to inform them that the YP wants to claim their account. This ensures the provider is 'prepared' for the YP to contact them and has their details. It also gives the provider the opportunity to contact the YP directly.
- Where TSF are not able to match an account using TSF database, the 'MyCTF' process will start to follow the 'FindCTF' process.
- The details provided on the online form are checked against a CTF register through The Tracing Group.

- If a match is found using the CTF register, then TSF will send an email to the YP to advise the account provider details. As TSF would not have an account number where they are not the registered contact, then the account provider information can be communicated via email as there is no personal data included. This email would be sent on the same day as the match was found.

Refer to Appendix 12 – email for YP in care

- Where TSF are still not able to locate an account, the completed CTFSAR form is printed and posted to the YP with a covering letter explaining what is required, together with a freepost envelope for returning the signed form to TSF. This is sent by second class post to the YP around one or two days following the online application.
- Upon receipt of the returned signed form from the YP, TSF will send an email confirmation.

Refer to Appendix 13

- TSF will then retain a scanned copy of the form and send the original to HM Revenue and Customs (HMRC).
- It can take approximately four to six weeks for a response from HMRC. They will write to TSF with the account provider name and contact details and should also write to the YP directly.
- Upon receipt of the information from HMRC, TSF will email the YP, using the email they provided on their online form. The email will include the account provider and contact details as per HMRC's response and also some information on what action the YP needs to take to claim the account.

Refer to Appendix 12 – email for YP in care

- To actually take control of the account, it would then be for the YP to contact the account provider directly. For a Child Trust Fund account, they should have their National Insurance (NI) number available – if the account provider asks for the Unique Reference Number this is the same as the NI number.
- Where TSF were the registered contact of a Child Trust Fund account, the letter that is sent to the YP will include the account number (or sometimes just the NI number is used by some providers) so it is important for the YP to have the letter available to be able to provide this.
- It will be for the account provider to verify that the YP is the account holder and they are likely to require ID documents to do this. The account provider will explain the requirements, as each provider has their own systems.
- The money can only be accessed by a YP when they are 18. The account provider will explain the process regarding this.

Guide to locating a Child Trust Fund (CTF) where TSF are not the registered contact

(<https://findctf.sharefound.org>)

What is the 'findCTF' Link?

- An online application to start the process of finding a Child Trust Fund account for a YP aged 16+, who was born in the UK on or after 1st September 2002 and up to and including 2nd January 2011 and **who is or has been in care where the LA/Trust has advised there is a Responsible Adult (RA)** – ie TSF **are not** the registered contact.
- Also for use by all YP nationwide (not just in care) aged 16+, have a NI number and were born in the UK on or after 1st September 2002 and up to and including 2nd January 2011. Please note that a YP not in care should check with their parents/guardians first before using the service.
- The process is supported by TSF and there is **no** charge.
- This process **does** require a printed and signed Child Trust Fund Subject Access Request form.
- YP **does** need NI number to apply.
- TSF have produced two short videos especially created for young people aged 16+ who are likely to have a Child Trust Fund. These are available to view on YouTube via the following links:

<https://youtu.be/stdArh308tk>

<https://youtu.be/ZwdHPjy0sVg>

- TSF have also produced a third short video on how a YP could improve their money knowledge. This is also available to view on YouTube via the link:

<https://youtu.be/Wdd5-7w5ByU>

- LA/Trust may be interested to run events for YP with a CTF or may want to encourage schools, colleges, universities, youth groups and other organisations supporting young people aged over 16, to run events. TSF have created some resources that can be used to do this. The link to more information and to the resources is:

<https://www.sharefound.org/talkctf>

- At the time of publication of this Guide, TSF have handled approximately 30,000 applications for the FindCTF.

FindCTF - Step-by-Step Process

- Letter sent to YP **in care** via local authority (LA)/Trust, at age 16 with the 'findCTF' link.

Refer to Appendix 14

- If the letter is not actioned by the time the YP is 17½ then if the YP is **still in care** the letter will be sent again via the LA/Trust.

Refer to Appendix 15

- YP completes an online form using the link: <https://findctf.sharefound.org>

Refer to 16 for form example

- After pressing 'Register' the YP will receive a screen message confirming registration. A link will be included in the confirmation to allow the YP to download and print the completed form.

Refer to Appendix 17

- The YP needs to check the details, sign the form and return it to TSF at the Freepost address on the form. (Freepost – The Share Foundation). No stamp is required.
- If a YP does not have access to a printer, they can simply email TSF (info@sharefound.org) and request a printed copy to be sent to them. TSF will include a 'freepost' envelope and covering letter explaining what is required.
- TSF will download the completed online forms in a webform format each day. This is actioned once a day and normally in the morning.
- An email will be sent to the YP confirming receipt of the online form and a reminder to print and post the form to TSF.

Refer to Appendix 18

- The webform data is then run through an automated system which will try to match the details of each form to an account using TSF database.
- If a match is found and TSF did have the account details, a letter will be generated and sent by second class post to the YP at the address they provided on their online form.

Refer to Appendix 11

- When a match is found, the details of the YP as provided on their FindCTF form, is sent to the account provider to inform them that the YP wants to claim their account. This ensures the provider is 'prepared' for the YP to contact them and has their details. It also gives the provider the opportunity to contact the YP directly.
- **In most cases, a findctf form would not be matched to TSF database, as TSF are generally not going to be the registered contact.** Therefore, when no match is found using TSF database, the details are then checked against a CTF register through The Tracing Group.
- If a match is found using the CTF register, then TSF will send an email to the YP to advise the account provider details. As TSF would not have an account number where they are not the registered contact, then the account provider information can be communicated via email as there is no personal data included. This email would be sent on the same day as the match was found.

*Refer to Appendix 12 – for YP in care
Refer to Appendix 19 – for YP not in care*

- Where no match is found using the databases, TSF will need to send the signed CTF SAR form to HMRC for investigation and response. Therefore, when completing the findctf link, it is important that the YP does use the link in the confirmation to open the completed form, print, sign and send to TSF at the freepost address. Alternatively, if they do not have access to a printer, they can email TSF at info@sharefound.org to request a printed copy be posted to them.
- If TSF do not receive the printed form after one week, a 'reminder email' is sent to the YP.

Refer to Appendix 20

- If TSF do not receive the printed form after 21 days, they will post the form to the YP to the address they provided on their online application by second class post, together with a covering letter explaining what is required and a freepost envelope.
- Upon receipt of the returned signed form from the YP, TSF will send an email confirmation.

Refer to Appendix 13

- TSF will then retain a scanned copy of the form and send the original to HM Revenue and Customs (HMRC).
- It can take approximately four to six weeks for a response from HMRC. They will write to TSF with the account provider name and contact details and should also write to the YP directly.

- Upon receipt of the information from HMRC, TSF will email the YP, using the email they provided on their online form. The email will include the account provider and contact details as per HMRC's response and also some information on what action the YP needs to take to claim the account.

Refer to Appendix 12 – for YP in care

Refer to Appendix 19 – for YP not in care

- To actually take control of the account, it would then be for the YP to contact the account provider directly. For a Child Trust Fund account, they should have their National Insurance (NI) number available – if the account provider asks for the Unique Reference Number this is the same as the NI number.
- Where TSF were the registered contact of a Child Trust Fund account, the letter that is sent to the YP will include the account number (or sometimes just the NI number is used by some providers) so it is important for the YP to have the letter available to be able to provide this.
- It will be for the account provider to verify that the YP is the account holder and they are likely to require ID documents to do this. The account provider will explain the requirements, as each provider has their own systems.
- The money can only be accessed by a YP when they are 18. The account provider will explain the process regarding this.

APPENDIX 1 to 20

Letter to JISA holder at age 16

TSF logo at the top of the page and the usual letter footer at the bottom.

Name

Date: xx/xx/xx

Dear xxx

Your Junior ISA account

You may be aware that a Junior Individual Savings Account (JISA) has been set up in your name with a contribution of £200 from the Department for Education to provide you with savings for your future.

Now that you are 16 you have the option to take responsibility for your JISA account. Your money cannot be withdrawn until you reach 18 and your account is currently being administered by us.

You now have a decision to make:

- Take responsibility for your account for yourself
- Let us continue to administer your account until you are approaching your 18th birthday

To take responsibility for your account please go to <https://myjisa.sharefound.org> and complete the online form. We will then put you in touch with the account provider to enable you to become the contact for your account. You will then receive statements and be able to make balance enquiries directly and move the account to another provider if you so wish. It is important to note that if you move your account to another provider you must let us know otherwise we will be unable to handle any further contributions into your account. You will be solely responsible for all future correspondence and administration.

If you wish The Share Foundation to continue to administer your account you do not need to do anything. Your money is safe and you can take control of the account on request at any time in the future. We will continue to administer donations into your account – including any money received from your local authority and our Stepladder programme.

If you need to contact us regarding this letter please send your email to info@sharefound.org and we will assist in any way we can.

We look forward to hearing from you.

Kind regards

The Share Foundation

Letter to JISA holder at age 17 ½

TSF logo at the top of the page and the usual letter footer at the bottom.

Name

Date: xx/xx/xx

Dear xxx

Your Junior ISA account

You may be aware that a Junior Individual Savings Account (JISA) has been set up in your name with a contribution of £200 from the Department for Education to provide you with savings for your future.

At age 18 you become entitled to access the account and can choose to continue to keep the money in the savings account or to withdraw some or all of the balance.

To take responsibility for your account and to access the funds please go to

<https://myjisa.sharefound.org>

and complete the online form. We will then acknowledge receipt of your form and arrange for the account provider to correspond with you directly to enable you to become the contact for your account.

You will then receive statements and be able to make balance enquiries directly and to advise the account provider if you wish to withdraw any of the account balance once you reach 18.

If you need to contact us regarding this letter please send your email to info@sharefound.org and we will assist in any way we can.

We look forward to hearing from you.

Kind regards

The Share Foundation

Take control of your Junior ISA

If you're aged 16 or over and your birthday is before 1st September 2002, or if you're a care leaver born since 3rd January 1994, this form could be of real value to you.

If you have, either now or in the past, been in care for more than one year, you're very likely to have a Junior ISA - money put into a personal account for you by the Government. We're inviting you to take control of it now: from 18 you can withdraw the money, if you wish.

The Share Foundation administers all Junior ISA accounts for young people in care on behalf of the Department for Education: that means that we are the registered contact, on your behalf, and regularly keep in touch with your account provider. But now it's time for you to start the process of taking control. So please **complete** and **submit** the form below, and we'll get things moving:

Your Information:

Title*

Forename(s) *

Surname *

If you were previously known by any other name, please provide details:

Forename(s)

Surname

Date of birth*

dd/mm/yyyy *

We need an email address to acknowledge that we have received the information you have completed on this form. If you do not have your own email address, please provide an email address where you are happy for an acknowledgement to be sent.

Email Address *

Confirm Email Address *

Telephone Number *

Your Local Authority

Please provide details of your responsible Local Authority. This is the local authority that first took responsibility for your care when you came into care, not the one you currently live in. If you have any queries about this please call us on **01296 310400**. It is important that you enter the right local authority.

UK Nation *

Local Authority *

Where you live

Start typing your postcode... *

[Enter Address Manually?](#)

Your previous address

[Click here to enter your previous address if applicable.](#)

Additional information

IMPORTANT: Please enter in the space below any other details which you feel would assist us in locating your Junior ISA account in our records.



[Need Help?](#)

More detail on the process of taking control of your Junior ISA

We are a registered charity called The Share Foundation: we work with Government to administer savings accounts for young people in care, helping them to prepare for managing their money when they reach 18. At present we look after your Junior ISA account but, as you're now approaching 18 years old, or perhaps have already left care, it's time for you to start taking control of the account yourself.

Up to this point we've been communicating via your local authority, so the first thing we need is your contact details. We'll then pass them on to the account provider responsible for your account, and they'll get in touch with you directly to register your ownership and explain the choices you have.

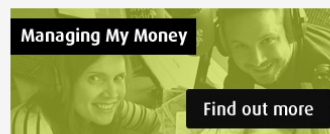
There is a possibility that you've been given this website when we **don't** look after your Junior ISA. This may be because you have a Child Trust Fund instead, which could be administered by us, or there may be a separate responsible adult who is its registered contact. However if we can't locate your account in our records, whether it's a Junior ISA or a Child Trust Fund, don't worry! We have a simple **CTF-Finder website** to help you locate the account, or we can make enquiries on your behalf.

So, if you have any queries just phone us on 01296-310400.

Brush up your money skills!

We also want to help you prepare for managing your money, as we're aware that only 25% of students feel that they receive financial education at school. We have a six-step programme called Stepladder for young people in care where you can get help: check it out [here](#) for details:

Step 5 of the Stepladder is a really good free course called 'Managing My Money' which was developed by the Open University: please click on the banner below for more details:



We also have a whole webpage of free resources, full of financial awareness links: so click on this banner to have a browse, to see what might suit you:




Further details

I declare that I am the person named above and that I am entitled to request personal information under the terms of the Data Protection Act 2018.

I hereby authorise The Share Foundation Ltd. (reg. charity 1108068, address: The Share Foundation, 1st Floor, Ardenham Court, Oxford Road, Aylesbury HP19 8HT) to provide my contact information to my account provider, and to hold my contact information in order to assist with further communication and analysis.

I also authorise my account provider to provide confirmation to The Share Foundation of the date when I have taken control of my account, together with anonymised information which includes my decision on whether to withdraw my cash at 18 or to stay invested in an adult ISA.

Please tick this box to confirm that you agree with the above declaration and have read and understood the [Terms & Conditions*](#)

 I'm not a robot 
reCAPTCHA
Privacy · Terms

Register

Thank you for submitting your request to search for a JISA in your name

Thanks for registering to locate details of a Junior ISA which may have been opened for you.

We will contact you in due course. If we hold account details for you these will be sent by post to the address you have completed in your application. If we need any further information from you to locate an account we will be in touch by email.

Acting as your registered contact for any account we hold in your name, we will get in touch with your account provider and provide them with the contact details which you have provided. You will also need to contact them directly (contact details will be in your letter):

1. To verify your identity and record your ownership of the account; and
2. To inform them of the choices you wish to make in relation to the account.

It is, of course vital that you do this to avoid your Junior ISA moving into a dormant state.

However, please do not hesitate to contact us if you have any questions, or need us to speak to either your account provider or your local authority about your Junior ISA.

Meanwhile, please make good use of our financial awareness programme, the **Stepladder of Achievement**.

«ChildName»
«ChildAddress»

18 November 2022

Dear «ChildName»

We confirm receipt of your application for details of your Junior ISA account - thank you for completing and sending this to us.

We have now verified your request for information and your Junior ISA account is held with:

Account Provider:	«Provider»
Provider's Telephone Number:	«ProviderPhone»
Provider's email address:	«ProviderEmail»
Account number:	«AccountRef»

Please now contact the account provider and confirm your contact details with them, remembering to quote your account number each time you make contact. We have also passed your contact details to the provider for their files. They will need to discuss the options for your account with you before you can access the funds.

Please now contact the provider and explain that you wish to take control of your Junior ISA account and request the full account information from them.

If you need to contact us regarding this letter only please email us at info@sharefound.org and we will assist in any way we can.

For all queries relating to your account please contact the account provider as per the above information and contact details.

Kind regards



The Share Foundation

Dear

Thank you for recent application via <https://MyJISA.sharefound.org> to take responsibility for a Junior ISA opened under the government scheme for Looked-After children.

Unfortunately, we have been unable to locate any account in our records with the information you have provided.

For information, in order to qualify for a Junior ISA with a £200 contribution from the government, you must have met four criteria:

Be under 18 at the time of notification to us by the local authority

Be UK resident

Not born between 1/9/2002 and 2/1/2011 but born after 2/1/1994

Been in the care of the local authority and have been so without any breaks for at least twelve months after 2/1/2011

If you feel you should have an account please contact the local authority you were looked after by so that they can check their records and discuss your circumstances in more detail with us, if appropriate.

Kind regards

The Share Foundation

Letter to CTF holder at age 16

TSF logo at the top of the page and the usual letter footer at the bottom.

Name

Date: xx/xx/xx

Dear xxx

Your Child Trust Fund account

You may be aware that a Child Trust Fund Account (CTF) has been set up in your name with a contribution from the government of at least £250 to provide you with savings for your future.

Now that you are 16 you have the option to take responsibility for your CTF account. Your money cannot be withdrawn until you reach 18 and your account is currently being administered by us.

You now have a decision to make:

- Take responsibility for your account for yourself
- Let us continue to administer your account until you are approaching your 18th birthday

To take responsibility for your account please go to <https://myctf.sharefound.org> and complete the online form. We will then put you in touch with the account provider to enable you to become the contact for your account. You will then receive statements and be able to make balance enquiries directly and move the account to another provider if you so wish. It is important to note that if you move your account to another provider you must let us know otherwise we will be unable to handle any further contributions into your account. You will be solely responsible for all future correspondence and administration.

If you wish The Share Foundation to continue to administer your account you do not need to do anything. Your money is safe and you can take control of the account on request at any time in the future. We will continue to administer donations into your account – including any money received from your local authority and our Stepladder programme.

If you need to contact us regarding this letter please send your email to info@sharefound.org and we will assist in any way we can.

We look forward to hearing from you.

Kind regards

The Share Foundation

Letter to CTF holder at age 17 ½

TSF logo at the top of the page and the usual letter footer at the bottom.

Name

Date: xx/xx/xx

Dear xxx

Your Child Trust Fund account

You may be aware that a Child Trust Fund Account (CTF) has been set up in your name with a contribution from the government of at least £250 to provide you with savings for your future.

At age 18 you become entitled to access the account and can choose to continue to keep the money in a savings account or to withdraw some or all of the balance.

To take responsibility for your account and to access the funds please go to

<https://myctf.sharefound.org>

and complete the online form. We will then acknowledge receipt of your form and arrange for the account provider to correspond with you directly to enable you to become the contact for your account.

You will then receive statements and be able to make balance enquiries directly and to advise the account provider if you wish to withdraw any of the account balance once you reach 18.

If you need to contact us regarding this letter please send your email to info@sharefound.org and we will assist in any way we can.

We look forward to hearing from you.

Kind regards

The Share Foundation

Take control of your Child Trust Fund account

If you're aged 16 or over and your birthday is not before 1st September 2002, this form will be of real value to you.

If you were born in the United Kingdom you're almost certain to have a Child Trust Fund - money put into a personal account for you by the Government, which could now be worth £1,000 or more. We're inviting you to take control of it now in preparation for getting access to the money at 18.

The Share Foundation administers all Child Trust Fund accounts for young people in care without a 'responsible adult': that means that we are the registered contact, on your behalf, and regularly keep in touch with your account provider. But now it's time for you to start the process of taking control. So please **complete** and **submit** the form below, and we'll get things moving:

Your Information:

Your Information:

Title*

-- Please select an option --

Forename(s) *

Surname *

If you were previously known by any other name, please provide details:

Forename(s)

Surname

Date of birth* (dd/mm/yyyy cannot be before 1 September 2002)

dd/mm/yyyy *

We need an email address to acknowledge that we have received the information you have completed on this form. If you do not have your own email address, please provide an email address where you are happy for an acknowledgement to be sent.

Email Address *

Confirm Email Address *

Telephone Number *

National Insurance Number

If you include your National Insurance number above it will assist us to verify your application so you may receive your account details directly from ourselves. Otherwise, we may need to contact you using the details you have provided for additional information about yourself.

Your Local Authority

Please provide details of your responsible Local Authority. This is the local authority that first took responsibility for your care when you came into care, not the one you currently live in. If you have any queries about this please call us on **01296 310400**. It is important that you enter the right local authority.

UK Nation *

Local Authority *

Where you live

Start typing your postcode... *

[Enter Address Manually?](#)

Your previous address

[Click here to enter your previous address if applicable.](#)



[Need Help?](#)

More detail on the process of taking control of your CTF

We are a registered charity called The Share Foundation: we work with Government to administer savings accounts for young people in care, helping them to prepare for managing their money when they reach 18. We act as registered contact for Child Trust Fund accounts where there is no-one in a position of parental responsibility until a young person's 18th birthday: but you can start taking control of the account yourself as from the age of 16.

Up to this point we've been communicating via your local authority, so the first thing we need is your contact details. We'll then pass them on to the account provider responsible for your account, and they'll get in touch with you directly to register your ownership and explain the choices you have for when you reach your 18th birthday.

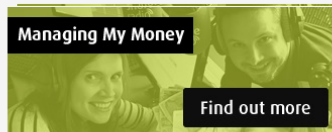
There is a possibility that you've been given this website when we **don't** look after your Child Trust Fund. This may be because there should be a separate responsible adult who is the registered contact. However if we can't locate your account in our records, don't worry! We have a simple **CTF-Finder website** to help you locate the account.

Meanwhile, if you have any queries just 'phone us on 01296-310400.

Brush up your money skills!

We also want to help you prepare for managing your money, as we're aware that only 25% of students feel that they receive financial education at school. We have a six-step programme called Stepladder for young people in care where you can get help: check it out [here](#) for details:

Step 5 of the Stepladder is a really good free course called 'Managing My Money' which was developed by the Open University: please click on the banner below for more details:



We also have a whole webpage of free resources, full of financial awareness links: so click on this banner to have a browse, to see what might suit you:



IMPORTANT: Please enter in the space below any other details which you feel would assist us in locating your Child Trust Fund account in our records.


Further details

I declare that I am the person named above and that I am entitled to request personal information under the terms of the Data Protection Act 2018.

I hereby authorise The Share Foundation Ltd. (reg. charity 1108068, address: The Share Foundation, 1st Floor, Ardenham Court, Oxford Road, Aylesbury HP19 8HT) to provide my contact information to my account provider, and to hold my contact information in order to assist with further communication and analysis.

I also authorise my account provider to provide confirmation to The Share Foundation of the date when I have taken control of my account, together with anonymised information which includes my decision on whether to withdraw my cash at 18 or to stay invested in an adult ISA.

Please tick this box to confirm that you agree with the above declaration and have read and understood the [Terms & Conditions*](#)

 I'm not a robot 
reCAPTCHA
Privacy - Terms

Register

Thank you for submitting your request to search for a Child Trust Fund in your name.

Thanks for registering to prepare for taking control of your Child Trust Fund.

We will contact you in due course. If we hold account details for you these will be sent by post to the address you have completed in your application. If we need any further information from you to locate an account we will be in touch by email.

Acting as your registered contact for any account we hold in your name, we will get in touch with your account provider and provide them with the contact details which you have provided. You will also need to contact them directly (contact details will be in your letter):

1. To verify your identity and record your ownership of the account; and
2. To inform them of the choices you wish to make in relation to the account.

It is, of course vital that you respond to their contact to avoid your Child Trust Fund moving into a dormant state.

However, please do not hesitate to contact us if you have any questions, or need us to speak to either your account provider or your local authority about your Child Trust Fund.

Meanwhile, please make good use of our financial awareness programme, the [Stepladder of Achievement](#).

«ChildName»
«ChildAddress»

18 November 2022

Dear «ChildName»

We confirm receipt of your application to help locate your Child Trust Fund - thank you for completing and sending this to us.

We have now verified your request for information and your Child Trust Fund account is held with:

Account Provider:	«Provider»
Provider's Telephone Number	«ProviderPhone»
Provider's email address	«ProviderEmail»
Account number	«AccountRef»

Please now contact the account provider and confirm your contact details with them, remembering to quote your National Insurance number each time you make contact. We have also passed your contact details to the provider for their files. They will need to discuss the options for your account with you before you can access the funds.

Please also explain that you wish to take control of your Child Trust Fund account and request the full account information from them. Upon receipt of your account number from the provider, please can you advise us by email at CTF@sharefound.org that you have received this so that we can update our records.

If you need to contact us regarding this letter only please email us at info@sharefound.org and we will assist in any way we can.

For all queries relating to your account please contact the account provider as per the above information and contact details.

Kind regards



The Share Foundation

Email to young person IN CARE on receipt of information from HMRC or where a match has been found via The Tracing Group

Dear xxx

Following your recent application via <https://FindCTF.sharefound.org> to locate your Child Trust Fund, we have now received further information regarding your account from HMRC. They have advised that your Child Trust Fund provider at the time of opening the account was:

Provider: XXX
Provider's Telephone Number: XXX
Provider's email address: xx@yyy.xx

Please now contact the account provider and confirm your contact details with them, remembering to quote your National Insurance number (which is the same as your Unique Reference Number, and which you entered when completing your application to us) each time you make contact. They will contact you before you turn 18 (if you have not already done so) to discuss the options for your account. You can, if you wish, now become the registered contact for your account.

If you would like to do this you will need to contact the provider and explain that you wish to take control of your Child Trust Fund account and request the full account information from them. Upon receipt of your account number from the provider, please can you advise us by email at CTF@sharefound.org that you have received this so that we can update our records.

Upon receipt of your account number from you, we can administer any donations to your account whilst you remain in care, until you reach the age of 18. If you prefer, please send the information to us via your social worker.

To find out more about our financial awareness programmes - Stepladder PLUS and Stepladder of Achievement - please go to our website at <https://www.sharefound.org/stepladder-of-achievement> If you have any questions about the programmes please email us at stepladder@sharefound.org

If you need to contact us for any other reason do not reply to this email address as it is not monitored– please send your email to CTF@sharefound.org quoting your National Insurance number and we will assist in any way we can.

Kind regards

The Share Foundation

Email E3 – Confirm receipt of printed SAR form

Dear xxx

Thank you for completing and sending your signed application to help locate your Child Trust Fund to The Share Foundation. We confirm safe receipt of the form and we will now forward this to HMRC.

Upon receipt of your Child Trust Fund account provider details from HMRC we will contact you again to explain how you can take control of your account. You should also receive the account provider details directly from HMRC. Please note that it can take up to four weeks for HMRC to respond to your request, so please be patient!

If you need to contact us do not reply to this email address as it is not monitored– please send your email to CTF@sharefound.org quoting your National Insurance number and we will assist in any way we can.

Kind regards

The Share Foundation

Letter to non-account holder with RA = yes/unknown at age 16 years 2 months

TSF logo at the top of the page and the usual letter footer at the bottom.

Name

Date: xx/xx/xx

Dear xxx

Do you have a Child Trust Fund account?

You may be aware that a Child Trust Fund Account (CTF) was set up for almost every young person born in the UK between 1 September 2002 and 2 January 2011 with a contribution from the government of at least £250 to provide savings for the future.

In some cases there may be a responsible adult known to you who is acting as the registered contact and knows the identity of your account provider: if so, you should discuss this letter with that person before taking action. If you are not aware of any such person, or indeed of the account itself, please contact us as shown below.

Now that you have turned 16 you have the opportunity to enquire if a CTF was opened in your name and to take responsibility for your account. Your money cannot be withdrawn until you reach 18 but you can take control of the account now if you wish.

To locate a CTF account in your name please go to <https://findctf.sharefound.org> and complete the online form. Please do make sure that you also print off the paper copy of your application and send it to us by freepost (no stamp required) to:

FREEPOST – THE SHARE FOUNDATION

(that's the full address you need!).

We must have this form to be able to progress your request – until we receive the printed form we can do no more to assist you. So please do not delay in sending us the printed and signed copy in the post. Then sit back and relax – we will do the rest!

Please remember that if you change your email address or you move home to let us know so we can keep in touch with you as your application progresses. Please quote your National Insurance number whenever you do contact us.

If you need to contact us regarding this letter please send your email to ctf@sharefound.org and we will assist in any way we can.

We look forward to hearing from you.

Kind regards

The Share Foundation

Letter to non-account holder with RA = yes/unknown at age 16 years 2 months

TSF logo at the top of the page and the usual letter footer at the bottom.

Name

Date: xx/xx/xx

Dear xxx

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Now that you have turned 16 you have the opportunity to enquire if a CTF was opened in your name and to take responsibility for your account. Your money cannot be withdrawn until you reach 18 but you can take control of the account now if you wish.

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FREEPOST – THE SHARE FOUNDATION

(that's the full address you need!).

We must have this form to be able to progress your request – until we receive the printed form we can do no more to assist you. So please do not delay in sending us the printed and signed copy in the post. Then sit back and relax – we will do the rest!

Please remember that if you change your email address or you move home to let us know so we can keep in touch with you as your application progresses. Please quote your National Insurance number whenever you do contact us.

If you need to contact us regarding this letter please send your email to ctf@sharefound.org and we will assist in any way we can.

We look forward to hearing from you.

Kind regards

The Share Foundation

Find your lost Child Trust Fund account

If you're aged 16 or over and your birthday is not before 1st September 2002, this form could be of real value to you.

If you were born in the United Kingdom you're almost certain to have a Child Trust Fund - money put into a personal account for you by the Government, which could now be worth £1,000 or more. You can take control of it from your 16th birthday, before getting access to the money at 18.

If your parent or guardian/carer knows which account provider it's with, that's fine - no action is needed. But if they don't know where your account is, please **complete** and **submit** the form below, then **print** it, **sign** it, and **send** it to us at the freepost address shown on the printed form, so that we can find it for you. Note: if we need to check with HMRC, this search can only be made on receipt of the signed paper form.



Need Help?

Request help in finding your Child Trust Fund money

Your Information:

Title*

-- Please select an option --

Forename(s) *

Surname *

If you were previously known by any other name, please provide details:

Forename(s)

Surname

Date of birth* (cannot be before 1 September 2002)

dd/mm/yyyy *

We need an email address to acknowledge that we have received the information you have completed on this form. If you do not have your own email address, please provide an email address where you are happy for an acknowledgement to be sent. If you would prefer not to receive an acknowledgment, please use the following email address in this field - dfoi.noack@hmrc.gov.uk Please note: if this field is left blank your form will not be accepted.

Email Address *

Confirm Email Address *

Telephone Number *

National Insurance Number

Are you a young person who is 'Looked After' (in care)?
(only tick if applicable)

Check out our **short video** or join one of our **virtual events** to find out more

How this search works

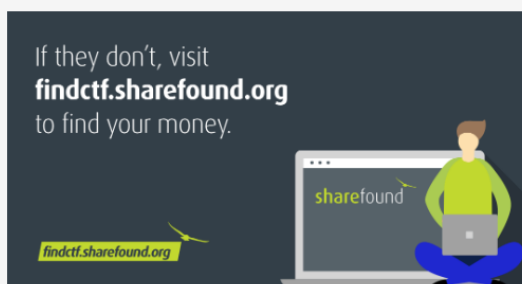
This search facility is provided by The Share Foundation, a registered charity and the accredited provider of Child Trust Fund and Junior ISA administration on behalf of the Department for Education for young people in care: see the link to this webpage in the relevant **Statutory Guidance**. We're working with Government to help young people find their accounts and prepare for managing their money when they reach 18.



Once you submit this online application, we track your search at every stage. As from May 2021, we do a check against the **CTF Register** (operated by **The Tracing Group**). Find out more about the CTF Register **here**. We still need you to send in your printed and signed form, but if a match is found, we will send you an email to introduce you to your CTF account provider (who actually holds the account). You can expect to get this email within a few days of submitting your online form.

If the CTF Register check does not find a match, when we receive your signed form through the post we forward it to a special department at HM Revenue & Customs. When they find which account provider your account is with, they'll write to you directly, and let us know. So if you have any queries, just 'phone us on 01296-310400 or email: findCTF@sharefound.org.

Note: there is no charge for this service.



What happens when I'm 18?

You'll need to take some decisions on what to do with your Child Trust Fund as you approach 18. Assuming that you've made contact with your account provider and they know where you live, they'll write to you seeking your instructions in the months before your 18th birthday. The graphic below shows your choices.

Where you live

Start typing your postcode... *

Enter Address Manually?

Your previous address

Click here to enter your previous address if applicable.

Additional information

IMPORTANT: Please enter in the space below the following information:

- Any HM Revenue & Customs office addresses and reference numbers.
- Any other details you feel will assist us in tracing and retrieving your Child Trust Fund information.

Further details

I declare that I am the person named above and that I am entitled to request personal information under the terms of the Data Protection Act 2018.

I also hereby give my consent to HM Revenue & Customs to disclose information held on my Child Trust Fund to The Share Foundation Ltd. (reg. charity 1108068, address: The Share Foundation, 1st Floor, Ardenham Court, Oxford Road, Aylesbury HP19 8HT) who are acting on my behalf in making this request, including confirmation that account provider details have been supplied to me.

I also authorise The Share Foundation to provide my contact information to my account provider and The Tracing Group as necessary to establish the location of my account, and I authorise my account provider to provide confirmation to The Share Foundation of the date when I have taken control of my account.

Please tick this box to confirm that you agree with the above declaration and have read and understood the [Terms & Conditions](#)*

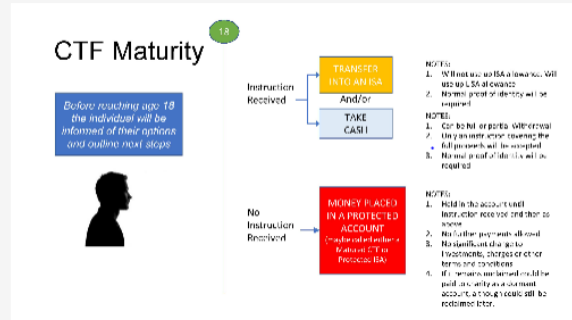
I'm not a robot



reCAPTCHA
Privacy - Terms

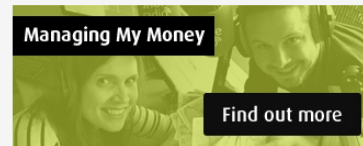
Register

If they can't contact you, or you don't contact them after receiving their letter, follow the red box on the graphic: it will be kept safe for a considerable period of time, but eventually the money could be distributed to charity as a 'dormant asset'.



Brush up your money skills!

We also want to help you prepare for managing your money, as we're aware that only 25% of students feel that they receive financial education at school. We have a really good free course for you called 'Managing My Money' which was developed by the Open University: please click on the banner below for more details:



Share Radio provides the 'Managing My Money' programme. It broadcasts online and provides a podcast library of 7,500 programmes designed to share ideas about money.

Listeners who access Share Radio via The Share Foundation get free access to all these audio programmes, thus avoiding its monthly subscription fee. **Please click here** for free registration.

We also have a whole web page of free resources, full of financial awareness links: so click on this banner to have a browse, to see what might suit you:



If you're 'looked-after', we have a six-step programme called Stepladder where you can get additional help to prepare for leaving care: check it out **here** for details.

As noted above, this service is provided without any fee or charges to young people or their accounts. Its operation is funded directly by The Share Foundation, who are supported by NatWest, a major CTF account provider, and other donors.



Thank you for requesting help in finding your Child Trust Fund money

Your Child Trust Fund request has been successfully saved. To complete the application, please ensure you print out the request by clicking on the button below to open a printable version and then post it on an envelope addressed to "Freepost The Share Foundation". Posting this is entirely free.

[Click here to open a printable version of your Child Trust Fund request](#)

If you don't have access to a printer now, please enter here the email address of a person who can print your Child Trust Fund request.

[Send by Email](#)



[Need Help?](#)

Check out our [short video](#) or join one of our [virtual events](#) to find out more

How this search works

This search facility is provided by The Share Foundation, a registered charity and the accredited provider of Child Trust Fund and Junior ISA administration on behalf of the Department for Education for young people in care: see the link to this webpage in the relevant [Statutory Guidance](#). We're working with Government to help young people find their accounts and prepare for managing their money when they reach 18.



Once you submit this online application, we track your search at every stage. As from May 2021, we do a check against the **CTF Register** (operated by **The Tracing Group**). Find out more about the CTF Register [here](#). We still need you to send in your printed and signed form, but if a match is found, we will send you an email to introduce you to your CTF account provider (who actually holds the account). You can expect to get this email within a few days of submitting your online form.

If the CTF Register check does not find a match, when we receive your signed form through the post we forward it to a special department at HM Revenue & Customs. When they find which account provider your account is with, they'll write to you directly, and let us know. So if you have any queries, just 'phone us on 01296-310400 or email: findCTF@sharefound.org.

Note: there is no charge for this service.

Please note: an alternative method of finding the Child Trust Fund account provider where your account was originally opened is available via the Government Gateway. Because it does not require a printed form, it may provide information more quickly, BUT you should not use it if you wish The Share Foundation to resolve queries on your behalf and/or to provide additional financial awareness support. In particular, please do not use the Government Gateway service if you are a looked-after young person since it does not enable The Share Foundation to place additional contributions from your local authority into your account (where these are available), and it does not provide access to our Stepladder of Achievement programme for young people in care.

If, despite the above warnings, you use the Government Gateway process, please [tell us](#) so that we know not to expect your printed form.

Email – Receipt of application via FindCTF and asking for printed form

Dear xxx

Thank you for completing our online form to help locate your Child Trust Fund. This is the first step in locating your account, which was set up with funds from the government on your behalf.

Please do make sure that you print off your paper copy of the application and send it to us by freepost (no stamp required) to:

FREEPOST – THE SHARE FOUNDATION

(that's the full address you need!).

We must have this form to be able to progress your request – until we receive the printed form we can do no more to assist you. So please do not delay in sending us the printed and signed copy in the post. Then sit back and relax – we will do the rest!

Please remember that if you change your email address or you move home to let us know so we can keep in touch with you as your application progresses. Please quote your National Insurance number whenever you do contact us.

If you need to contact us do not reply to this email address as it is not monitored– please send your email to CTF@sharefound.org quoting your National Insurance number and we will assist in any way we can.

Kind regards

The Share Foundation

Email to young person NOT IN CARE on receipt of information from HMRC

Dear xxx

Following your recent application via <https://FindCTF.sharefound.org> to locate your Child Trust Fund, we have now received further information regarding your account from HMRC. They have advised that your Child Trust Fund provider at the time of opening the account was:

Provider: XXX

Provider's Telephone Number: XXX

Provider's email address: xx@yyy.xx

Please now contact the account provider and confirm your contact details with them, remembering to quote your National Insurance number (which is the same as your Unique Reference Number, and which you entered when completing your application to us) each time you make contact. They will contact you before you turn 18 (if you have not already done so) to discuss the options for your account.

You can, if you wish, now become the registered contact for your account. If you would like to do this you will need to contact the provider and explain that you wish to take control of your Child Trust Fund account and request the full account information from them. Upon receipt of your account number from the provider, please can you advise us by email at CTF@sharefound.org that you have received this so that we can update our records.

To find out more about our financial awareness programme the Open University/Share Radio course 'Managing My Money' - please visit <https://www.sharefound.org/learnmoney> .

If you need to contact us do not reply to this email address as it is not monitored– please send your email to CTF@sharefound.org quoting your National Insurance number and we will assist in any way we can.

Finally, a couple of requests from us to you!

1. If you're pleased to have found your CTF through The Share Foundation and would be happy to make a short video on your phone for others to share your experience, just record it along the lines "I've found my CTF account! Do you know where yours is? If you don't, and you're 16 or over – ask your parents/guardian. If they don't know either, visit findCTF.sharefound.org and The Share Foundation will find it for you!" Then please send it in an email to info@sharefound.org".
2. If you have a friend who's aged 16 or over and born after 1 September 2002 who you think will also benefit from locating their Child Trust Fund, please ask them to visit the website <https://findCTF.sharefound.org> where they can start their search.

Kind regards

The Share Foundation

Email – 7-day chaser for CTF SAR form

Dear xxx

You may recall applying online to locate your Child Trust Fund around a week ago through our online portal at findCTF.sharefound.org

For us to assist you to locate your account, you **must** print out the form, sign it and send it to us at

FREEPOST – THE SHARE FOUNDATION.

Once we receive your signed form, we can help locate your Child Trust Fund account.

If you have not already printed the form and do not have access to a printer please let us know so that we can print the form and post this to you. You would then need to sign it and return the form to the freepost address. No stamp is required.

If you have posted your signed form to us in the last few days please ignore this email, as Royal Mail have yet to deliver the form to us.

If you need to contact us do not reply to this email address as it is not monitored– please send your email to CTF@sharefound.org quoting your National Insurance number and we will assist in any way we can.

Kind regards

The Share Foundation