



FOSTER CARERS

**A GUIDE TO
MEMBERSHIP**

2023

**FOSTER
TALK**

#SUPPORTINGTHOSEWHOCARE





WELCOME

Welcome to FosterTalk, the UK's leading support provider for foster carers across the U.K.

Since 2004 FosterTalk has been the go-to organisation for fostering advice, practical guidance, training, and independent support for both foster carers and fostering services.

The foster care journey is challenging and unique for every child, young person and carer. We understand the importance of providing services which are welcoming, trusted, reliable, knowledgeable and innovative.

Our expert team is made up of foster carers, social workers and industry experts, giving you peace of mind that your carers are in safe hands.

WHAT OUR MEMBERS SAY ABOUT FOSTERTALK MEMBERSHIP:

“Having recently been approved as a foster carer, I find your service to be excellent. All the members of staff I have spoken to have been very helpful indeed and provide an excellent service. I cannot praise FosterTalk enough.”

“The service you provide is excellent, and I would be very lost without your help, advice and support. Please continue the good work you all do.”

“We have accessed a number of your services, including legal representation, the 24-hour legal helpline, legal expenses insurance and counselling. We have found it to be a lifeline and will always stay a member of FosterTalk, we are so grateful.”

“We are very happy with FosterTalk’s service. Thank you for your support and being there 24 hours a day as you never know when you will need your support. You are a safety net for all foster carers.”

90%

our members find the delivery of memberships excellent



All member contact with FosterTalk is treated with the strictest of confidence unless there are serious concerns of a safeguarding nature.

FosterTalk’s safeguarding policy and procedure is consistent with the Department for Education’s Working Together to Safeguard Children 2018, The Children Act 1989, The Children Act 2004, Fostering Services Regulations (2011). The Local Authority Fostering Services (Wales) Regulations 2018 & Social Services and Well Being (Wales) Act 2014.

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LEGAL SUPPORT

LEGAL EXPENSES INSURANCE¹

Foster carers can be rest assured that as a FosterTalk member, they and their extended family have ample insurance cover in the event of an allegation that may arise as a result of their fostering.

- **Up to £10,000 per person for interview under caution**
- **Up to £150,000 for a criminal prosecution**
- **Up to £25,000 for civil proceedings**
- **Up to £5,000 to make representation against a barring recommendation**

One call to our legal helpline is all it takes to secure access to an experienced legal adviser with in-depth knowledge of fostering.

24-HOUR LEGAL HELPLINE

FosterTalk membership provides member households with access to free legal advice on any legal or legal-related matter.

WHAT TYPE OF LEGAL ADVICE CAN I GET?

Our legal helpline is available to the whole household and can advise on matters related or unrelated to fostering including (but not limited to):

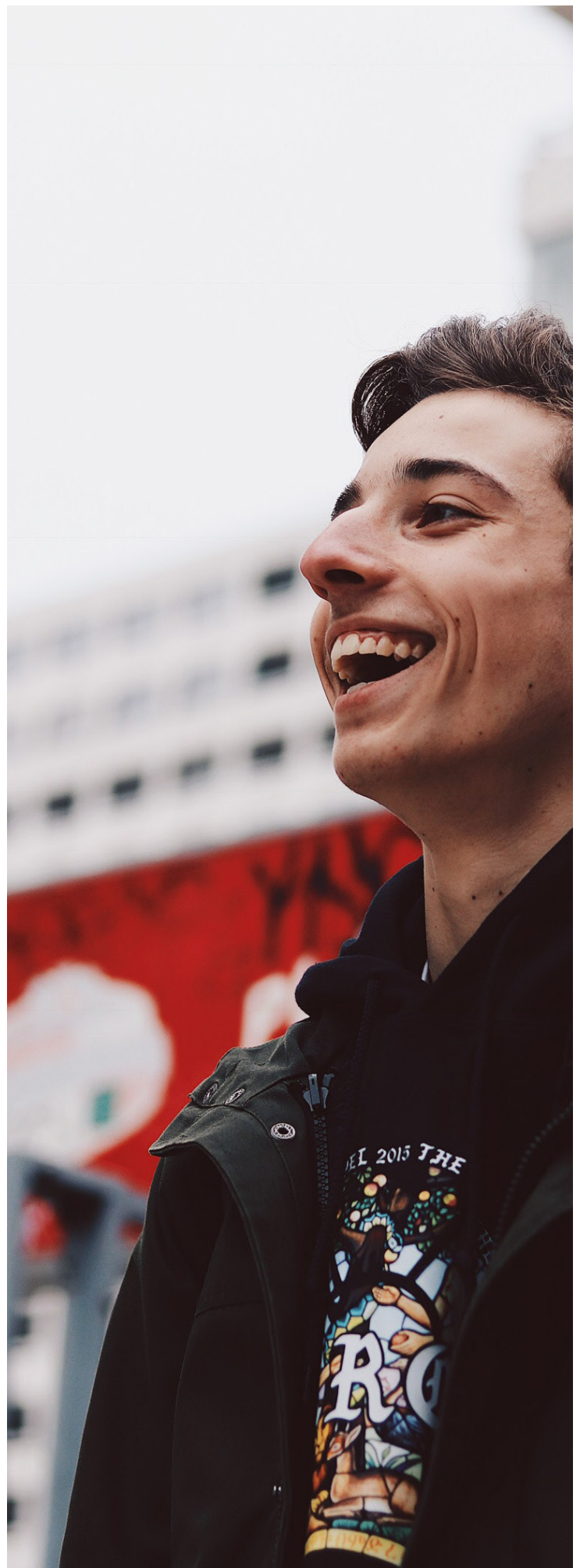
- Adoption
- Banking
- Bankruptcy
- Building contracts
- Civil litigation
- Commercial
- Consumer credit
- Criminal
- Data protection
- Education
- Employment/Redundancy
- Family law
- Firearms
- Fostering
- Holidays
- Horses
- Immigration
- Intellectual property
- Licensing/Lotteries
- Local government
- Medical negligence
- Planning
- Road traffic
- Special guardianship
- Trading standards

WHAT OUR MEMBERS SAY ABOUT FOSTERTALK'S LEGAL SERVICES:

“Wonderful peace of mind knowing this is in place, just in case the unthinkable happens.”

“The legal team are fantastic. I spoke to them during a boundary dispute with my neighbour and they told me exactly what the law states and we were able to resolve the matter without a massive legal bill.”

“I’ve used the 24-hour legal helpline, I found it was an excellent service and it got me out of a right pickle.”





TAX & PERSONAL FINANCE

TAX AND PERSONAL FINANCE

Our Tax, National Insurance and state benefits helpline is available Monday to Friday (except Bank Holidays) 9.00am – 5.00pm.

Tax can be daunting and complex and self-assessment can be time-consuming. FosterTalk member households have free access to our confidential specialist tax and benefits helpline which is tailored to the needs of foster carers. Our qualified advisors are fully trained with up-to-date knowledge of foster carer taxation and benefits entitlements.

We advise carers and their families on how to fulfil their responsibilities relating to tax, avoid possible financial penalties, and maximise eligibility to claim state benefits.

- **DID YOU KNOW?**
Fostering is treated as self-employment by HM Revenue & Customs (HMRC) and carers need to register for self-assessment
- Once registered you will be asked to submit tax returns, whether or not you are liable to pay tax
- You can be fined for not filing your tax return on time, whether or not you owe tax
- Joint carers might be able to reduce their tax liability by becoming a partnership
- You may not be liable to pay self-employed National Insurance Contributions but you can claim National Insurance credits
- There are special rules relating to how fostering income is treated, and so you may be eligible

- **HOW CAN WE HELP YOU?**

- Self-assessment registration, completing and filing tax returns
- National Insurance Contributions and credits advice
- Calculating your profits from fostering and your tax liability
- Tax credit eligibility, claims and renewals
- Our advisers have years of experience in professional practice and can advise on a whole range of topics (including limited companies, corporation tax, VAT and capital gains tax)
- Benefits advice, including eligibility and making claims

BENEFITS ADVICE

The benefits system is highly complex and each individual's circumstances are different. You may not be given accurate information by the statutory agencies if the person you speak to has not dealt with foster carers and the special tax rules applied to fostering income. You can call our experienced tax advisers to see if you are eligible to claim any of these benefits:

- Universal Credit
- Working Tax Credit
- Income Support
- Child Tax Credit
- Housing Benefit or a reduction in Council Tax
- Job Seeker's Allowance

SELF-ASSESSMENT (TAX RETURN) SERVICE

Our specialist advisers offer FosterTalk members and their families extremely competitive rates for preparing your tax return, including acting as your agent for tax purposes, enabling us to speak directly to HMRC on your behalf.

WHAT OUR MEMBERS SAY ABOUT OUR TAX AND ACCOUNTANCY SERVICE

"On using your helpline for an end of tax year enquiry, I was given friendly, easy to understand advice, which helped me not to panic."

"I am already using FosterTalk's tax service and I have no problems at all. It's all been done for me. It's a brilliant service."

"I have used your telephone helpline regarding payment of tax - it was so comforting to know there was someone who could advise me".

Visit our [website](#) for more information or give our friendly expert advisors a call, we are here to support you.

FosterTalk members can access **free advice** from qualified Independent Financial Advisers on:

- Mortgages
- Pensions and retirement plans
- Mortgage protection
- Investment plans

Members can access independent financial advice via telephone or email. Our Independent Advisers are Financial Conduct Authority registered and will source the most competitive products in the marketplace, as well as offering advice on a full range of financial planning services.

Our personal finance advice is available Monday to Friday (except Bank Holidays) 9.00am – 5.00pm



YOU AT WORK

FosterTalk's membership provides you with access to You At Work Benefits Hut, a leading discount provider for foster families. You can get free or discounted entry on 1000's of days out and holidays across the U.K

To find out more about current you at work discounts please visit <https://youatwork.com>



COMMUNICATIONS

FOSTERTALK MAGAZINE

Our magazine is packed with up-to-date fostering information, news and foster carer stories. It has regular features on foster carer finances, education issues and is a great way to keep abreast of the latest industry news and views. The magazine is emailed directly to members and is also available on our website.

MONTHLY E-NEWSLETTER “YOU’RE NOT HOME ALONE”

Communication is key, so in-between magazines members can receive our monthly e-newsletter via direct email. Members can keep up-to-date with the latest fostering news, views on fostering legislation and policy updates and of course a reminder about those tax deadlines, as well as our hottest discounts.

ATTENDANCE AT SUPPORT GROUPS⁴

FosterTalk will attend foster carer groups to explain how to get the most from your FosterTalk membership.

FOSTERING FOCUS DAYS

FosterTalk deliver membership services and benefit sessions through the year. Our events feature workshops and masterclasses on issues such as tax and finance, allegations and safer caring. FosterTalk fostering focus days are a great way to update your knowledge as well as network with other fostering professionals. Details of our fostering focus days are on FosterTalk’s website.

FOSTER CARER’S GUIDE TO ALLEGATIONS

FosterTalk members have access to this free guide available in the members’ area of our website. This guide has been produced to help carers understand what an allegation is, the process of an allegation as well as providing some top tips on how to try and minimise the risk of having an allegation made.

HAVE YOUR SAY

We believe that it’s vital for foster carers to have a say in decisions that affect their lives, so we help you to ensure your voice is heard as much as any other childcare professional.

We keep you informed about the latest government consultations on fostering-related issues, and provide direct links to these so that you can comment on proposed changes that may affect you or the children and young people you care for.

We also work closely with policy making teams across the UK to share your opinions and concerns with the people who make important decisions on your behalf.

⁴ FosterTalk’s attendance is subject to our availability and a minimum carer attendance or charges may apply.

WEBSITE AND SOCIAL MEDIA

We have a host of information on our website to help you in your fostering career.

Our news page is regularly updated with all the latest information related to fostering, children and young people from across the UK.

We are on Facebook, Twitter, YouTube, Instagram and LinkedIn where we regularly post fostering news and information so please connect with us today!





COUNSELLING AND MEDICAL HELPLINES

24-HOUR COUNSELLING HELPLINE

We all need a little extra support at times. That's why we offer a round-the-clock confidential counselling helpline that is delivered by a team of clinically trained and qualified experts.

Offering a confidential⁵, professional telephone and online counselling service can and online help foster families proactively manage stress and help overcome emotional issues, by providing immediate emotional support, advice and practical information, 24 hours a day, 365 days a year.

Counselling must be confidential, appropriate and available at the right time to have a positive effect, and that's where we make a difference. And if members need further support, we'll signpost and help you to know how and where to find it.

24-HOUR MEDICAL AND FIRST AID HELPLINE

FosterTalk members have the peace of mind of knowing they can phone our helpline in confidence and speak to medically qualified practitioners and seek advice and guidance on medical issues including health, wellbeing and first aid matters.

No more waiting around for a call back; our medical team is on hand to provide non-diagnostic, non-prescriptive medical advice and support for members.

⁵All contact with FosterTalk is treated with the strictest of confidence unless there are serious concerns of a safeguarding nature.



EDUCATION ADVISORY SERVICE

Foster carers play an essential part in supporting the educational outcomes of the children they care for. Our qualified team can support you with all education issues – and they're only a phone call or email away. From advice on school admissions, exclusions and appeals to pupil premium, uniform and homework; we're here to help.

We'll also advise on how to access additional support and information on special needs, further education, and moving or changing schools.

CONTACT

Our Education advisory service is available Monday to Friday (except Bank Holidays)
9.00am – 5.00pm

FOSTERING ADVICE

Members can seek confidential, impartial advice and information from qualified workers with a background in adoption and fostering.

The helpline is designed to provide information based on fostering legislation, National Minimum Standards and best practice guidance. It provides emotional support to members who need to speak to a qualified and experienced practitioner outside of their normal support networks. We help members to understand various processes and procedures that they may be involved in. We help them to understand their options and ultimately support them with information in order for them to make informed decisions.

Our aim is to minimise disruption of placements, help to retain foster carers and provide professional and knowledgeable support in times of conflict or when fostering services are under pressure and facing cuts.

We will provide information and support on a range of issues including:

- Safeguarding and safer caring
- Allegations
- Standards of care concerns
- Historical allegations
- Reviews of approval
- Termination approval
- Appeals processes including IRM (Independent Review Mechanism)
- Referral to the DBS (Disclosure and Barring Service)
- Children being moved from placement
- Staying put arrangements
- Moving on to independence
- Children's rights



ALLEGATIONS



FosterTalk's Allegations Support Team (AST) provide independent support to foster carers who are subject to an allegation, standard of care concern or complaint.

AST accepts referrals from all fostering services across the UK, where we allocate independent fostering advisors to guide foster carers through the allegations process.

We have many fostering advisors, with a strong background in fostering, either as a social worker or a foster carer. Our advisors know the allegation process, they provide foster carers with their options when responding to an allegation, attend panel and review meetings with foster carers and are there to answer any questions foster carers have.

The advisors are completely independent of the fostering service, though always strive to promote a positive working relationship between fostering services and foster carers.

The Allegations Support Team can only be commissioned by your fostering service, so if you think you would benefit from independent support, please speak to your fostering social worker about AST.

■■ AST are the reason I'm still fostering; my case worker was invaluable and really excellent. ■■

■■ AST was a lifeline, we don't know how we would have coped without it, you helped us to get through the worse time of our fostering career. ■■

■■ Providing a vital confidential and independent service that help foster carers cope with the impact on them and their family facing allegations and standards of care concerns. ■■

AST acts as a powerful tool that enables fostering services to meet National Minimum Standards; the service can be purchased on a spot purchase or annual contract basis. For more information visit [here](#).






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**GET IN
TOUCH**



 0121 758 5013

 enquiries@fostertalk.org

 www.fostertalk.org

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