

A close-up photograph of a woman with dark hair, smiling warmly as she holds a baby. The baby is looking off to the side. The image is partially obscured by a teal graphic overlay on the left side.

**FOSTER CARERS**

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**A GUIDE TO  
MEMBERSHIP**

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ISSUE NOVEMBER 2019



# WELCOME

FosterTalk is a non-profit organisation created in 2004. It originated out of the demand from foster carers for more focussed and dedicated support services.

As a leading provider of independent support services in the UK, FosterTalk delivers high quality, independent support that really makes a positive difference to the fostering task.

Our passion for improving the lives of children and young people in foster care is at the heart of everything we do. Helping foster carers and supporting them to overcome the challenges they face promotes placement stability and positive outcomes for children and young people.

By providing FosterTalk membership to foster carers, fostering services benefit through the ongoing recruitment and retention of foster carers and in meeting National Minimum Standards.

## 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.

## FIRST CLASS SERVICE

Our passionate, dedicated team provides our members with a first class service. We are committed to providing same or next day responses to all member enquiries and support needs.

We are accredited with the Customer Service Excellence Standard®. The accreditation is based on our delivery, timeliness, information, professionalism and staff attitude – the things that matter most to customers. We continuously develop our service and standards based on customer insight, understanding the user’s experience and robust measurement of service satisfaction.

Achievement of the standard gives FosterTalk formal recognition and a badge of quality; and it gives our members reassurance about the standard of service they will receive from us.

FosterTalk’s commitment to confidentiality and safeguarding of children, young people and adults.

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).

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# LEGAL SUPPORT

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## LEGAL EXPENSES INSURANCE<sup>1</sup>

Foster carers can be rest assured that as a FosterTalk member, they and their extended family have ample insurance cover<sup>2</sup> 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 £100,000 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):

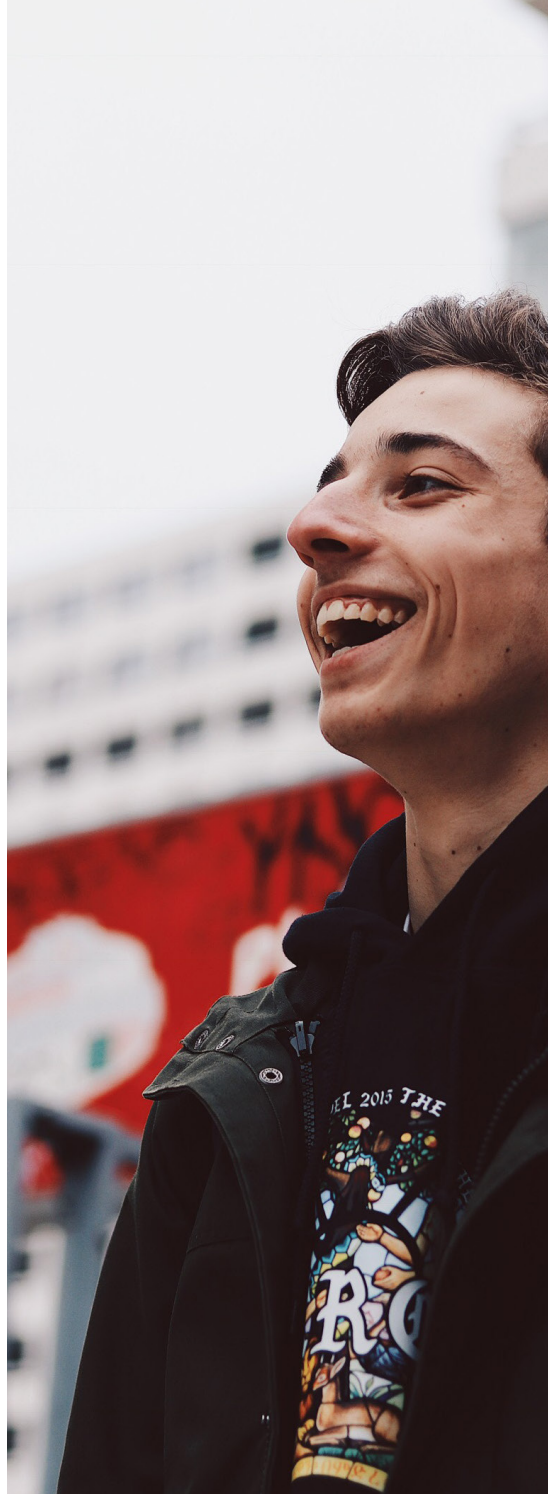
- Adoption
- Banking
- Bankruptcy
- Building contracts
- Civil litigation
- Commercial
- Consumer credit
- Criminal
- Data protection
- Education
- Employment/Redundancy
- Family law
- Firearms
- Fostering
- Holidays
- Horses
- Immigration
- Intellectual property
- Licensing/Lotteries
- Local government
- 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.”





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# TAX & PERSONAL FINANCE

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## TAX AND PERSONAL FINANCE

Our tax, self-assessment, 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 unlimited free access to our confidential specialist tax and benefit helpline which is tailored to the needs of foster carers. Our qualified advisers are fully trained with up-to-date knowledge of foster carer taxation and benefits entitlements.

We help carers and their families 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 to claim certain state benefits

## 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:

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

## 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.

## FINANCE BOOKLET

FosterTalk foster carer members are provided with a free finance booklet which is updated every year. This is an essential guide to foster carer tax, self-assessment, state benefits, pensions and mortgages. You will find all the information you need in there, but if you need help we're only a phone call away.

## 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".*

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.

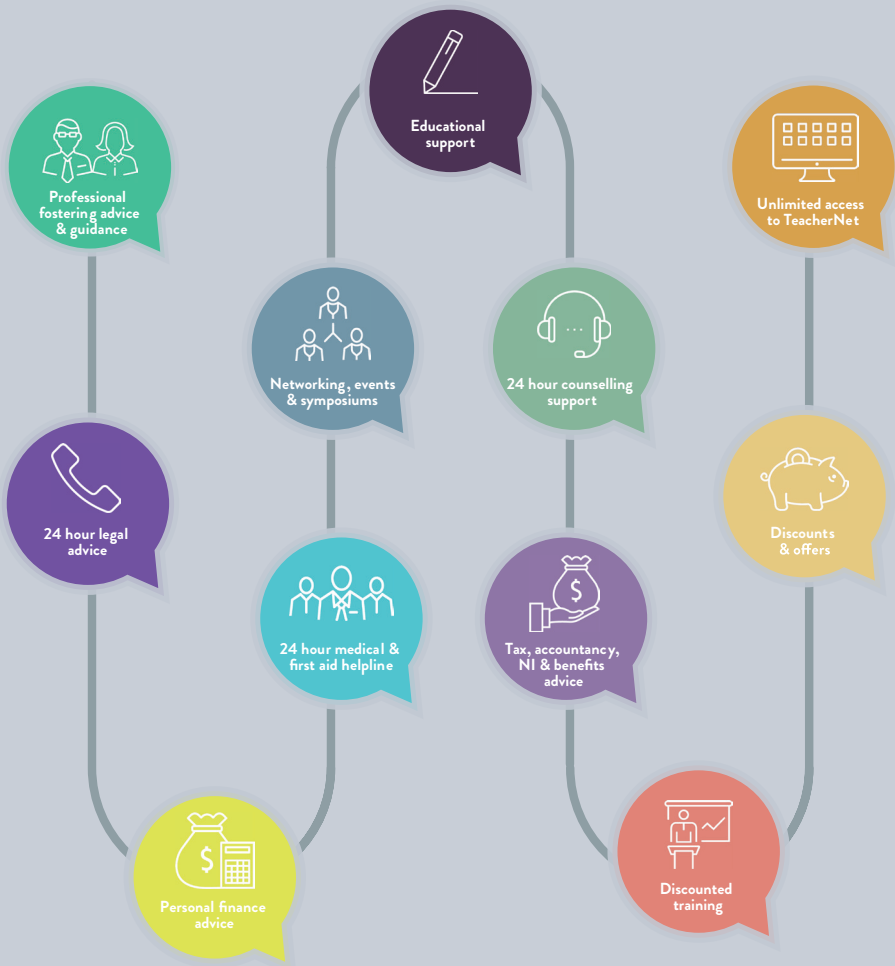
**Our personal finance advice is available Monday to Friday (except Bank Holidays) 9.00am – 5.00pm**

## DISCOUNTS

FosterTalk's membership provides access to thousands of special offers on lifestyle products and services. A whole range of discounts to support you in your fostering role are accessible through the members' area of FosterTalk's secure website.

# WHAT'S ON OFFER?

Here's just a sample of the offers<sup>3</sup> available to FosterTalk members:







## HOW TO ACCESS OUR DISCOUNTS

Members can view current offers by logging into the members' area of our website [www.fostertalk.org](http://www.fostertalk.org) using their unique username and password provided in their FosterTalk registration letter.

If you can't remember your login, simply click **forgotten login** to be sent a reminder.



# 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 posted directly to members and is also available on our website.

## MONTHLY E-NEWSLETTER “SMALLTALK”

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 GROUPS<sup>4</sup>

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

## FOSTERING FOCUS DAYS

FosterTalk is on the road throughout the year delivering a series of fostering focus days. 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.

<sup>4</sup> 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 and LinkedIn where we regularly post fostering news and information so please connect with us today!



[www.twitter.com/fostertalk](https://www.twitter.com/fostertalk)



[www.facebook.com/fostertalk.org](https://www.facebook.com/fostertalk.org)



[www.linkedin.com/company/fostertalk](https://www.linkedin.com/company/fostertalk)



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# COUNSELLING AND MEDICAL HELPLINES

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## 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 confidential<sup>5</sup>, professional telephone counselling service can 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.

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



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# EDUCATION ADVISORY SERVICE

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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.

## **ONLINE LEARNING SUPPORT FROM TEACHER NETWORK**

FosterTalk's website provides members with instant access to Teacher Network from The Guardian. This is a subscription based website used by pupils, parents, carers and teachers.

It provides complete coverage of the core curriculum, from reception through to AS level, offering a huge range of lessons, interactive resources, worksheets and tests delivered in one handy online resource.

## **CONTACT**

Our Education advisory service is available Monday to Friday (except Bank Holidays)

**9.00am – 5.00pm**

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# FOSTERING ADVICE

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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



“Just being able to talk to someone independent who clarified the process of an investigation for me was a huge support.”

“I really am grateful for your support, at least I now understand the processes going on around me and I don't feel so isolated now that I can talk to you.”

### THE FOSTERING HELPLINE PROMOTES GOOD PRACTICE BY:

- Providing information and clarification about regulation standards and best practice guidance, often referring members to their fostering service's policies and procedures
- Encouraging dialogue between the foster carer and their fostering service in order to resolve issues
- Empowering foster carers to make informed decisions and take steps to resolve issues
- Maintaining an open and honest dialogue with foster carers which enables them to fully engage with the process

**Our fostering helpline is available Monday to Friday (except Bank Holidays) 9.00am – 5.00pm**

### WHAT'S NOT INCLUDED IN FOSTER CARER HOUSEHOLD MEMBERSHIPS?

Sometimes foster carers need more intensive support following an allegation against them, or when facing review or de-registration following standards of care concerns. That's where “FISS” Foster carers Independent Support Service or Advice and Mediation Service can help.

We will provide continuous professional support that can include: advice, information, advocacy and mediation involving face-to-face support from a

qualified, independent worker who will help carers to prepare for and attend meetings regarding their situation.

FISS<sup>6</sup> is instrumental in helping fostering services to retain foster carers who would otherwise give up fostering due to an unfortunate situation.

### WHAT FOSTER CARERS SAY ABOUT FISS

“FISS 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.”

### WHAT FOSTERING SERVICES SAY ABOUT FISS

“A vital communication link between supervising social workers and foster carers.”

“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.”

FISS 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 [www.fostertalk.org/face-face-support](http://www.fostertalk.org/face-face-support)

<sup>6</sup> “FISS can only be commissioned by your fostering service, so if you think you would benefit from independent support, speak to your fostering social worker about FISS.”



**FOSTER CARERS**

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**GET IN  
TOUCH**

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 01527 836910

 [enquiries@fostertalk.org](mailto:enquiries@fostertalk.org)

 [www.fostertalk.org](http://www.fostertalk.org)



**FOSTERTALK LTD**