



Child Trust Funds

If a young person was born in the UK between 1 September 2002 and up to and including 2 January 2011 and someone had been claiming child benefit for them, they are likely to have a Child Trust Fund. The government provided a voucher through the child benefit scheme for the person with parental responsibility to open a Child Trust Fund account. If this was not actioned within around a year, HMRC opened the account for the young person. All accounts are in the name of the child.

If you were born between the above years and you are aged 16 or over and have received your National Insurance number, then you can start the process of locating an account, if you or your parents/guardians do not know where it is. Use the link <https://findctf.sharefound.org> and The Share Foundation will support you through this process.

Those aged 16 or 17 are able to find and take control of their account and those aged 18 or over, can access their money.

The service which The Share Foundation provides is **free for all young people** – there is no charge for any of our help!

There are still thousands of young people who are now eligible, (that is, aged 18 or over), to access their savings account and have not done so. There are also thousands of young people who do not even know they have an account!

Anyone teaching, working with, or in any way supporting 16 to 21 year olds (born in the 'Child Trust Fund years'), can also play a vital role in getting the message across to students and young people.

The Share Foundation have developed some resources for those supporting young people to use to help increase awareness of the Child Trust Fund.

The link below provides all useful resources:

[talkCTF — The Share Foundation](#)

Please note, the findctf.sharefound.org link is only for a young person aged 16+ to use.

Should any parents/guardians enquire on how to locate a Child Trust Fund for a young person born on or after 1st September 2002 and up to and including 2nd January 2011, **but who are not yet 16**, then the person with parental responsibility would need to locate the account via the government gateway. The link to this is: <https://www.gov.uk/child-trust-funds/find-a-child-trust-fund>

We have attached a pdf version of an A5-sized 'poster' which is an easy way for young people aged 16+ to access the 'findctf' link, using the QR code. If you would like 'hard copy' paper posters to be sent, please do advise the quantity and the address and we will arrange accordingly.

We have also developed some resources that could be used by a young person(s) – maybe they have found their own account and want to help others!

The link to this is: [Helping friends find their CTF — The Share Foundation \(ctfambassadors.org.uk\)](https://ctfambassadors.org.uk)

Please note, legally a young person cannot have both a Junior ISA and a Child Trust Fund – they can only have one or the other.

We hope this provides some helpful information and resources that may assist if you are a young person aged 16+ trying to locate your Child Trust Fund, or if you do work with any young carers or families that may benefit from the above.

For further information or support, please contact The Share Foundation on 01296 310400 or email info@sharefound.org