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<tr>
<th>Policy Subject:</th>
<th>Foster Youth Savings Program- FY 2020</th>
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<tbody>
<tr>
<td>Effective Date:</td>
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<td>Approved By:</td>
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<td>Placement and Permanency: Older Youth</td>
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Legal Information & Purpose:

This policy directive provides guidance to the Local Department of Social Services (LDSS) as it relates to the establishment and maintenance of savings accounts for youth participating in the Foster Youth Savings Program (FYSP). The FYSP was first implemented in SFY 2018 with the support of funds from the Maryland Legislature. The overarching goal of FYSP is to help youth save money for supporting a successful transition into adulthood while acquiring savings to reinforce life skills learned to support housing, education, financial empowerment and career investments that lead to independence and self-sufficiency. In addition to saving money, these funds are meant to assist with the youth’s future needs.

Policy:

All foster youth ages 14-20 who are committed to the LDSS and in an out-of-home placement, are eligible to participate in the FYSP. Eligible youth will receive a single, individual contribution to the FYSP on their behalf for SFY20. Youth who are ages 14-17 will receive $350 and youth who are ages 18-20 will receive $800. The older youth in foster care are receiving a higher amount of funds as they are closer to exiting foster care and achieving successful adulthood. Qualified youth who are in care for any part of the fiscal year (July 1, 2019-June 30, 2020) are entitled to this year’s contribution. The age of the youth shall be determined by their age as of July 1, 2019.

- (Example: A youth with a 3/5/2002 birthday would be 17 by 7/1/19 and therefore would receive $350 in FYSP funds. A youth with a 3/5/2006 birthday would be 13 by 7/1/19 and therefore would not be eligible for FYSP in FY2020).

LDSS caseworker staff and caregivers are guided by the Ready By 21 Manual to assist foster youth with key benchmarks that are important for youth to meet prior to exiting care. One of them is education and this benchmark includes: understanding the high school or GED curriculum; knowledge to assess post-secondary education; and understanding the importance of education and its relationship to employment. In FY 20, the FYSP will incentivize the achievement of milestones identified in 2 categories:

1) Educational Achievement
2) Career Focused Achievement

FYSP Achievement Incentives include a deposit of $500 for each achievement under the identified category where documentation of the accomplishment is received within the FY20. Youth who meet the accomplishments below may receive no more than $1,000 in total achievement incentives.
<table>
<thead>
<tr>
<th>Category 1-Educational Achievement</th>
<th>Category 2-Career Focused Achievement</th>
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<tbody>
<tr>
<td>High school diploma</td>
<td>Certificate of completion at an accredited technical school</td>
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<tr>
<td>High school certificate of completion</td>
<td>Certificate of graduation of Job Corps</td>
</tr>
<tr>
<td>GED</td>
<td>Certificate of Completion of Apprenticeship</td>
</tr>
<tr>
<td>Degree from an accredited post-secondary institution. (Associates or Bachelor)</td>
<td>Completion of a Workforce Innovation Opportunity Act (WIOA) approved Occupational Training Program</td>
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An additional incentive is being offered for youth placed in a Semi-Independent Living Arrangement (SILA). The benchmarks associated with the SILA program are related to the Ready By 21 benchmarks of employment, education, and financial empowerment. For example, youth recommended for SILA need to establish a plan for secondary education and/or training that is aligned with their employment goals, demonstrate an understanding of how they plan to budget for their living expenses/emergency funds as well as how to manage their household. The incentive will be available to all youth who are in good standing with these SILA requirements as of July 1, 2019 and any youth new to SILA within the fiscal year. Unlike the other annual FYSP contribution and the educational and career incentives, these funds are to be provided to the youth for deposit in their youth owned non-custodial bank account for the eligible youth. The purpose of this incentive is to encourage and improve youth adherence to SILA program requirements and to provide access to funds to establish and manage unforeseen emergencies that could strain their budget.

The FY20, FYSP SILA incentive includes an annual deposit of $500 for youth who meet the SILA incentive eligibility requirement, including:

1. Participation in SILA is in good standing
   a. Youth agrees to the requirements of the SILA agreement, AND
   b. Demonstrate continual enrollment and attendance in school or vocational training at a minimum of 80 hours a month, OR
   c. Working a minimum of 80 hours a month.
NOTE: Good standing exemptions

- Youth with disabilities and parenting teens of non-school age children are exempt from meeting the 80 hour minimal monthly requirement for school, training and work.

Definitions:

“Semi Independent Living Arrangement” or “SILA” means a living arrangement for youth, ages 16 through 21, under the supervision of the LDSS. You receive a stipend and may live in an apartment, room or on a college campus where you practice living independently.

“Technical School” means a school that will train you for a specific career, trade, or profession. Those schools train students for a variety of technical positions, including automotive technician, computer technician, hair stylist, medical assistant, truck driver, and many other fields.

“WIOA Occupational Training Program” means an occupational training program that is funded by the Workforce Innovation and Opportunity Act (WIOA) to assist individuals who meet certain criteria for enrollment into a post secondary school program.

“Apprenticeship” means a job where workers “earn and learn.” While working on the job, employees receive one-on-one full-time training from a skilled craftsperson as well as related classroom instruction. An apprentice is “sponsored” by an employer or association and is paid according to a progressive pay scale.

“Supplemental Security Income” or “SSI” is a means-tested disability benefit program, established pursuant to Title XVI of the Social Security Act.

“Financial Management Information System” or “FMIS” is the official accounting system of record for the State of Maryland comprised of accounting, purchasing and inventory, and reporting applications.

“Out of Home” or “OOH” Milestone Report is a weekly report that this is generated by the Research, Data, and Evaluation Unit from data entered in to MD CHESSIE regarding youth that are in out of home placements statewide.

“Maryland Children’s Electronic Social Services Information Exchange” or “MD CHESSIE” is the federally mandated system, used by the Local Departments of Social Services case-workers to collect data pertaining to children and families in the child welfare system. It also issues payments and serves as reconciliation system that provides fiscal accountability, monitoring, controls, and reporting capabilities.
"Child, Juvenile, and Adult Management System" or "CJAMS" is an application being developed as part of the Maryland Total Human-services Integrated Network initiative or MD THINK that will support the Department of Social Services (DHS) and the Department of Juvenile Services (DJS) employees as they provide Child Welfare (CW), Juvenile Services (JS) and Adult Services (AS) to children and families facing a crisis.

"Automated Fiscal System" or "AFS" is the new Automated Fiscal System is a program designed to record and to report the fiscal activities of the administration and assistance units of the Department of Human Resources and its Departments of Social Services.

Procedural Guidance:
The below guidance provides the LDSS caseworkers, as well as finance officers, with the required actions to take related to:

1. Opening Accounts for:
   a. Deposit into accounts for newly eligible youth as well as those with already established accounts;
   b. Deposit into accounts for youth receiving SSI/SSDI;
   c. Excluded - Accounts are NOT required for the deposit of SILA incentives earned; these funds are to be provided to the youth for deposit in their youth owned non-custodial bank account;
   d. Notification requirements.

2. Transition Planning and Opportunities for Training
3. Case Closure, Closing Accounts and Final Disbursement of FYSP Funds

1) Opening Accounts:
   Upon notification of FY20 Flexible and Non-Allocated FYSP Funds, each LDSS Managerial program staff, in conjunction with the LDSS Finance Office must ensure that all eligible committed youth ages 14-20 have acquired a Savings Account. A list of eligible youth for the FYSP can be filtered by jurisdiction using the Monthly Out-of-Home Milestone report.

   Each youth shall be provided a savings allotment appropriate for their age (14-17: $350 and 18-20: $800) This will be carried out using the following guidelines for:

**Newly Eligible and Established Youth, Not Receiving Supplemental Security Income (SSI)**
Newly eligible, committed youth turning 14 in FY20, or entering out of home placement (ages 14-20 by June 30, 2019), receive their single, individual contribution of FYSP funds, based on their age. Youth with established FYSP accounts, receive their annual contribution of FYSP funds as well, based on their age. These funds are to be deposited in an account using the following guidance:
Caseworkers are responsible and shall process a MD CHESSIE/CJAMS Service Log to generate a state payment for deposit into the account of each eligible child.
- Clearly document in the Service Log Justification “Foster Youth Savings Program 2020”;
- Send notification to the child and the child’s attorney, regarding the existence of the account for newly eligible youth.
- Upload verification document of Education or Career incentive
- Clearly document in the Service Log Justification “FYSP Education Incentive (specify type)” or “FYSP Career Incentive (specify type).”
- Use fiscal category code 7112.
- Youth receiving the FYSP SILA Incentive will have access to the SILA incentive funds ONLY prior to exiting care but will not have access to the normal annual FYSP contribution until exiting care.
  - Caseworker is to complete a service log for the SILA incentive, clearly documenting in the justification “FYSP SILA Incentive” and provide the youth’s client name and SSN.
  - The local Department should be identified as the vendor and incentive amount should be charged to fiscal category code 7112.
  - Local Finance will deposit the payment with the Comptroller and record in Financial Management Information System (FMIS). At the same time, Finance will process an FMIS payment payable to the youth for the youth’s deposit into their youth-owned non-custodial bank account. (Some SILA youth receive FMIS payments by direct deposit.)

NOTE: LDSS Managerial Program staff should review the milestone report to assess whether new accounts need to be opened for newly eligible youth at least quarterly throughout SFY 20 to ensure that newly eligible youth that have entered out-of-home placement receive their FYSP deposit. SSA will send reminders quarterly to aid this process.

Finance Officers are responsible to ensure that custodial account assets are conserved in an interest-bearing account in either a youth specific or commingled account.
- Ensure that service charges are paid by the Program.
- Record expense to category code 7112.
- Record trust activity in Maryland Children’s Electronic Social Services Information Exchange (MD CHESSIE)/ Child, Juvenile, and Adult Management System (CJAMS) utilizing the “Child Accounts” module
  - Use the existing “conserved” accounts for children who receive or have received other private funds.
  - Do not utilize existing “dedicated” accounts established for large lump sum retroactive Supplemental Security Income (SSI) benefits.
  - Record receipts as Transaction Source “Other (Ancillary)” to ensure the FYSP funds are not utilized to reimburse cost of care.
• Record Education or Career Incentive as an expense, in the same account as annual contribution, to category 7112.
• Every 6 months send each youth a statement of the account in July reflecting balance as of 6/30 and in January reflecting balance as of 12/31.
• Keep an accurate and up-to-date record of the number of youth served by the FYSP and update the SSA reporting tool, FYSP FY 2020 to reflect this number. The reporting tool is a Google sheet that was developed by the SSA Placement and Permanency Team using the Out of Home Milestone report and will be shared with the appropriate staff in each local agency.

Youth Receiving Supplemental Security Income (SSI)
In order to protect the youth’s SSI (means-tested) assets from eligibility concerns due to the accumulation of assets over $2,000, refer to SSA Policy 19-6 “Protecting the Resources of Children in State Custody,” Section 5 for guidance on opening a Federal SSA approved Special Needs Trust (SNT) account for the FYSP funds. If an SNT account is already opened on behalf of the youth, use the following guidelines to deposit their FYSP funds into their account:

Caseworkers are responsible and shall process a MD CHESSIE/CJAMS Service Log to generate a FY20 savings allotment payment for the deposit into the existing SNT account of each eligible youth and follow the same process as outlined. In addition, and if applicable, the caseworker shall:
• Upload verification document of Education or Career incentive
• Clearly document in the Service Log Justification “FYSP Education Incentive (specify type)” or “FYSP Career Incentive (specify type).”
• Use fiscal category code 7112.

Finance Officers are responsible to
• Write a check to the child’s specific SNT, labeling the funds as Foster Youth Savings Program contributions.
• In addition, and if applicable, the finance officer shall Record Education or Career Incentive as an expense, in the same account as annual contribution, to category 7112.

NOTE: A LDSS Managerial staff, or designee, is responsible for requesting any additional funding to ensure the program provides all eligible committed youth with a savings account. A memorandum for additional funding shall be addressed to both DHS - Office of Budget and Finance and the SSA Central Office, Older Youth Services, in the event the original funding allocation is exhausted. In the memorandum, please explain the reason for the additional funding request (i.e. due to new, entering out-of-home placements or more youth than expected who qualify for the Incentive funds).
2) Transitional Planning and Opportunities for Training

DHS is committed to ensuring all older youth in foster care have the skills and resources available to safely practice and demonstrate their progress in becoming independent and self-sufficient adults. In the Financial Empowerment section of the Maryland Youth Transition Plan form the youth and the worker will document the youth’s financial resources, where the youth’s financial resources are being maintained, and the foster youth savings amounts available for exiting care. Transition-aged youth will participate in financial learning exercises through life skills sessions facilitated by their local agency to increase their understanding of how to effectively manage their resources. The Foster Youth Savings Program aligns with Youth Transitional Planning and the Ready by 21 Framework, which includes a Financial Empowerment benchmark that emphasizes youth making informed financial decisions.

3) Case Closure, Closing Accounts and Disbursement of FYSP Funds

The MD CHESSIE/CJAMS Accounts module is utilized for the receipt of youth funds, the disbursement of funds for ancillary/Service Log purchases, and the final disbursement of funds.

When a committed youth age 14-21 is discharged from foster care for any reason, they have vested into their FYSP funds and are now eligible to receive the conserved funds in their account. Their FYSP funds are to be closed out and disbursed to them or, in the case of minor children, to their legal guardian. The caseworker and fiscal staff should use the following guidelines:

- Final Disbursement of FYSP funds is made through the MD CHESSIE Accounts module, not by a Service Log, with the input of the payee information (if the youth is over 18, the payee would be the youth).
- The youth does not need to sign for the final check.
- There are standard fiscal procedures for no-receipt, stolen, lost and returned checks.
- There is no need to complete a W9 or establish the youth as a vendor in the Automated Fiscal Systems (AFS).
- Be mindful, that above actions need to occur prior to the case being closed in MD CHESSIE/CJAMS.
- In the event the youth cannot be located, a letter should be sent to their last known address with notification that if no response is received within 60 days, the FYSP funds may be sent to the State of Maryland Unclaimed Property. (This would also apply if the youth passes away and has no next of kin identified.)
- In the event that a youth is incarcerated, the caseworker should first attempt to identify the correctional facility where the youth is being held. The caseworker should then send
a letter with notification that if no response is received within 60 days, then the funds may be sent to Unclaimed Property.

- In the event that a youth is deceased, the safest course of action would be to transfer the funds to the account opened for the estate or to the Personal Representative (PR) of the estate for deposit in that account. If there is no PR, the funds would remain in the child's account until a PR is named or until the funds become Unclaimed Property.

NOTE: For youth who are SSI beneficiaries, refer to the SSA Policy 19-6 “Protecting the Resources of Children in State Custody,” Section 6 for guidance on assistance to the identified foster youth regarding SNT Disbursements.

Alignment with the Integrated Practice Model and Desired Outcomes
The FYSP supports the goal of the Integrated Practice Model for timely and lasting permanency, specifically for our older youth population. It values collaboration with the youth and empowers them to plan for their future. SSA encourages collaborative communication with our partners and stakeholders regarding the teaching of healthy financial behavior and decision-making. To develop a unified voice, SSA will provide regional financial education training sessions to child welfare staff, treatment foster care and congregate care providers, resource parents, and other stakeholders to enhance competency in personal finance management. By providing financial education designed for implementation with foster youth and enhancing knowledge of personal finance concepts with stakeholders, we hope to reduce the number of instances in which recently emancipated youth experience a financial crisis that threatens their safety and wellbeing.

Documentation
- Caseworker Document in MD CHESSIE/CJAMS Service Log- FYSP deposits general/FYSP Achievement Incentive (specify type).
- Finance Officer-Document in MD CHESSIE/CJAMS Child Account and corresponding SSA reporting tool.
- Letter with detailed accounting of child’s assets to be sent to attorney with court report
- Special Needs Trust Account Establishment and Finance Forms (see SSA Policy 19-6)
- SSA reporting tool - FYSP FY 2020 Google Sheet

Related Information
This policy is to be used in conjunction with the following:

- Ready by 21 Manual
- Maryland Youth Transition Plan (SSA/CW# 19-4)
- Protecting the Resources of Children in State Custody (SSA CW#19-6)
FAQs

Q1: Is the Education Achievement Incentive just for 2020 grads?
A1: This incentive should be given to any youth who receive their verification of earning a HS Diploma, GED, Certificate of Completion, or Degree from an accredited Post-Secondary Education Institution in State Fiscal Year (SFY) 2020 (July 1, 2019 - June 30, 2020). This includes achievements earned between July 1, 2019 and December 31, 2019.

Q2: Is the Career Focused Achievement Incentive just for 2020 grads?
A1: This incentive should be given to any youth who receive their verification of earning a certificate of completion from an accredited technical school or apprenticeship program, certificate of graduation from Job Corps, or completion of a Workforce Innovation Opportunity Act (WIOA) approved Occupational Training Program, in State Fiscal Year (SFY) 2020 (July 1, 2019 - June 30, 2020). This includes achievements earned between July 1, 2019 and December 31, 2019.

Q3: It states in the FYSP policy that when opening an account that we are to ensure service charges are paid by the Program...Does that mean we are to charge fiscal category code 7112 for any service charges?
A3: Yes. Please use fiscal category code 7112 for any applicable service charges.

Q4: Are youth in voluntary placement eligible to participate in the FYSP?
A4: No. Youth must have a legal custody status of committed, guardianship, or co-committed to be eligible.