

Questions & Answers About Preparing for Adulthood & Money Management



What happens if I turn 18 in foster care?



Some young people between the ages of 18 and 21 are able to stay in foster care and continue receiving services and support, including financial and housing assistance. This is called Extended Foster Care/AB 12. As part of Extended Foster Care/AB 12, some young adult former foster youth may be eligible to go back into foster care if they left.

If you want to learn more about Extended Foster Care/AB 12, ask your social worker/probation officer, call your county's Child Protection Hotline, or contact the California Foster Care Ombudsperson at (877)-846-1602.

What is the Independent Living Program (ILP), and can I participate?



You have the right to participate in the Independent Living Program (ILP) if you are in foster care at or after age 16 and can participate until your 21st birthday. ILP teaches life skills to get you ready for adulthood. You will learn about housing, college, or other school options, finding and keeping a job, getting a driver's license, money management, and skills to take care of yourself. Your social worker/probation officer will work with you to create a plan for ILP called a Transition to Independent Living Plan (TILP) to help you set goals and prepare for adulthood.

Your caregiver cannot stop you from going to ILP activities (classes and events) as a consequence or punishment.

Can I get a job?



Yes. You can have a job beginning at age 14 if you get a work permit. Your school and your social worker/probation officer can help you get a work permit.

Can I open a bank account?



Yes. You have the right to have a bank account and to budget, save, and spend your money unless the judge and your case plan says you cannot.



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What is a credit score?



A credit score is like a report card that tells you about your spending, paying bills on time, and how much money you owe. Your credit report has a score, and that number is very important because when you are an adult, it is used when you want to look for a place to live, if you want to buy a car or home, and if you want to get credit cards or loans. If you have a high score, it's like getting an A on your report card, and the lower your score, the worse your grade.

If you are age 14-17, your social worker/probation officer must get a copy of your credit report from the three major credit agencies (Experian, Equifax, and Trans Union). They must give you these reports each year and help you understand them and fix any problems, like someone else getting credit cards or other accounts in your name and not paying the bills.

Can I get a driver's license?



Yes. You have the right to get a driver's license. Your social worker/probation officer can sign your application without taking personal responsibility.

You can also have your application signed by a grandparent, sibling over the age of 18, aunt, uncle, or the foster parent you are living with. However, if any of these people sign, you will both be held responsible if you get in an accident.

Ask your caregiver and social worker/probation officer or your ILP program if they can help pay for driver's education and driver's training.