

Reference Notes

Helping Young People Locate their Child Trust Fund

- To qualify for a Child Trust Fund a young person must have been born in the UK on or after 1st September 2002 and up to and including 2nd January 2011.
- The online link <https://findctf.sharefound.org> is **only** for Young People aged 16 and over, born in the UK from 1 September 2023.
- A young person will need to have received their National Insurance number to complete the online form.
- If a young person does not have access to a printer, they can email The Share Foundation following submission of their online application, to request the form to be posted to them for signing and returning.
- Contact details for The Share Foundation:

Tel No: 01296 310400

Email: info@sharefound.org

- Should a parent/guardian enquire – it is the young person who should complete and sign the form.

However, if they are enquiring because they have a child under 16 but born in the 'Child Trust Fund years', then they would need to use the government gateway to locate a Child Trust Fund – the link to this is:

[Child Trust Fund: Find a Child Trust Fund - GOV.UK \(www.gov.uk\)](https://www.gov.uk/guidance/child-trust-fund)

- Some terminology a young person may come across during the process of locating or taking control of their Child Trust Fund includes:
 - 'Account Provider' - is the financial organisation that actually 'holds' the Child Trust Fund.
 - 'Account Holder' - is the young person – the account is in their name.
 - 'Verification' – is when the account provider needs to obtain evidence the young person is the account holder before they can claim their account.
 - 'Taking control of the account' – means the young person can become the registered contact, receive statements and information regarding the balance in the account, can choose to move the account or make investment decisions.