

Find your lost Child Trust Fund



Nearly 1m CTFs are 'addressee gone away' - when did you last get a statement?

Share Radio is calling for a campaign to re-link families with their lost Child Trust Funds: it's reckoned that nearly one million children and their families have lost touch with this valuable asset, on average worth over £650. Most of these are accounts allocated by HM Revenue and Customs because the child's parents had not applied for one within one year of birth.

If your child was born between 1st September 2002 and 2nd January 2011 (so aged between 5 and 14 years old) and you can't recall when you last saw a Child Trust Fund statement, you've probably lost touch with the account.

[Listen to our Young Money programme broadcast on 12 March '16 to find out more.](#)

Don't delay - start finding it today!! This money could be really helpful for your child when reaching 18 - that's when you can withdraw it - and between now and then you can make sure it's being invested as you would prefer.

[I want to find my Child Trust Fund](#)

Also - please ask your local school to get the message out to children and parents, and to visit our website to get the link to help them find their Child Trust Fund.

What is a Child Trust Fund?

The Child Trust Fund (CTF) is a long-term tax-free savings/investment account for children born between 1 September 2002 and 2 January 2011. All children within this age range have a CTF set up under Government arrangements. This included an initial payment of £250 or £500 from the Government, with the higher Government contribution applying to children in families in receipt of Child Tax Credit. A further Government payment of the same value was added at age 7.

It was therefore a universal benefit, in that if the account was not opened voluntarily by application within one year of birth, HMRC automatically allocated an account to the child: 28% of accounts were opened in this way. There were initially 14 CTF Providers of these 'Revenue-allocated accounts'.

An adult in a position of parental responsibility called the Registered Contact acts on behalf of the Child to make sure that the account is properly invested and operated: the account itself is held with a CTF Provider.

The money in the CTF account belongs to the child but can't be taken out until they are 18. Although the Government no longer opens CTFs or contributes to existing ones, the accounts continue to operate and voluntary contributions of up to £4,080 can be added each year (from birthday to birthday).