**Child Trust Funds**

**What is a Child Trust Fund?**

A Child Trust Fund (CTF) is a long-term savings account for children who were born in the UK, between 1 September 2002 and 2 January 2011.

At birth, the government gave every eligible child a £250 voucher to open an account, with a further £250 paid into the accounts of children in low-income families.

At the age of 7, the government made an additional payment of £250 into the account, with a further £250 for children in low-income families.

If an account was not opened and the voucher not used within one year of issue, HMRC would open a stakeholder account on behalf of the child.

**Eligibility**

To be eligible for a CTF account, you had to be born on or after 1 September 2002, and:

Child benefit had been awarded

They were living in the United Kingdom, and

They are not subject to immigration controls.

If you are not sure if one was opened on your behalf by either a parent, guardian or HMRC, follow the link below to locate any.

**How do I find out where a CTF is held?**

It takes around 10 minutes to find out where a CTF is held. To start, you need to find out who is managing the trust fund:

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

More Information

For more information, please visit: [Child Trust Fund: Overview - GOV.UK](https://www.gov.uk/child-trust-funds)