



HM Revenue  
& Customs



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# 10 things you need to know about Child Trust Funds (CTFs)



The Child Trust Fund scheme was introduced by the UK government to provide you with a pot of money when you reach 18 years of age and encourage you to develop a savings habit throughout adulthood.



- 1** If you were born between 1 September 2002 and 2 January 2011, and your parents received Child Benefit, you most likely have a Child Trust Fund account. You can find out more online at [www.gov.uk/child-trust-funds](http://www.gov.uk/child-trust-funds)
- 2** Your parent or guardian may have received a voucher to use to open a CTF account for you. If your parent or guardian didn't open an account, HMRC may have opened one on your behalf.
- 3** If you're turning 18 from 1 September 2020, you can access and withdraw the money in your CTF account.
- 4** If you're age 16 or 17 you can take over responsibility for your CTF account from your parent or guardian, or you can choose to let them continue to manage it on your behalf.
- 5** There are various options for what you can do with your money, including moving it into an ISA or another type of savings or investment account. Your CTF provider can advise you on the options available to you.
- 6** You can ask your parent or guardian for details of your CTF account if they have it.
- 7** If your parent or guardian does not have details of your CTF account you can ask HMRC who your CTF provider is by completing an online form here [www.gov.uk/find-child-trust-fund](http://www.gov.uk/find-child-trust-fund). Once you get in contact with your provider, they'll tell you how much you have in your CTF account.
- 8** You'll need your National Insurance number to access this form. This is made up of two letters followed by six numbers and one letter, like QQ123456A. If you don't know your National Insurance number you can find out how to request it through the helpline here [www.gov.uk/find-child-trust-fund](http://www.gov.uk/find-child-trust-fund)
- 9** You'll also need a Government Gateway user ID. If you don't already have this, it's easy to set one up here [www.gov.uk/find-child-trust-fund](http://www.gov.uk/find-child-trust-fund)
- 10** If you're not able to contact your CTF provider immediately after your 18th birthday you shouldn't worry, they will keep your investments safe in a protected account until you tell them what you want to do with your money.

