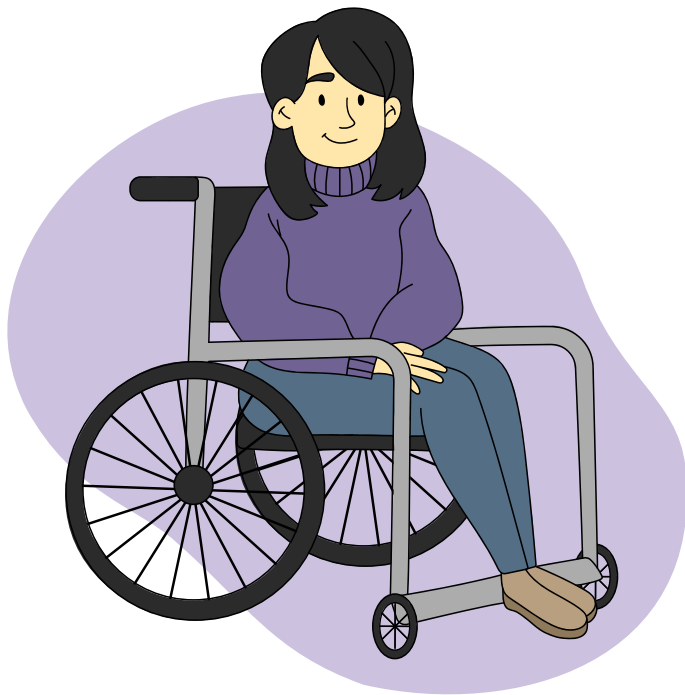


Child and youth in care infographics

Kyla's story (she/her)

Do I need a RDSP?



A **Registered Disability Savings Plan (RDSP)** is a tax deferred savings plan intended to provide significant long term financial benefits to people with disabilities.

The **Public Guardian and Trustee (PGT)** establishes RDSPs for children and youth in continuing care. If you are eligible for the **Disability Tax Credit (DTC)** from the federal government, the PGT advances your financial interests by collecting the grants and bonds associated with the RDSP program.

For more information, contact the PGT:

Phone 604-775-3480

Email cys@trustee.bc.ca

Website www.trustee.bc.ca

1



Kyla is in continuing care. She has a disability that impacts her daily life.

2



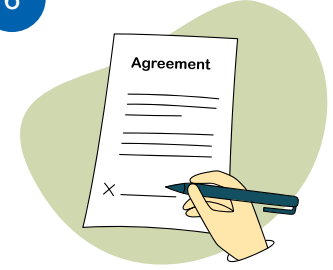
Kyla's guardianship worker applies for her to have a **Disability Tax Credit (DTC)** with the federal government. Kyla's doctor helps with the DTC application.

5



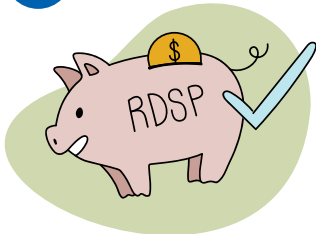
Before she turns 19, Kyla's Guardianship and Trust Officer works with Kyla and her supports to provide information about the RDSP and its benefits. Kyla also learns about what to expect in transferring the RDSP.

6



The PGT must transfer Kyla's RDSP when she turns 19. The RDSP may be transferred to Kyla unless she wants help managing it. If so, other options such as a legal agreement (called a representation agreement), may be explored.

3



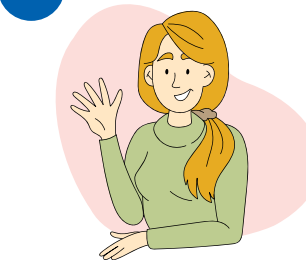
Kyla's worker at the PGT (called a Guardianship and Trust Officer) finds out that Kyla's DTC is approved and applies for a **Registered Disability Savings Plan (RDSP)** benefit. An RDSP is a financial tool that helps youth in care save for the future.

4



The PGT will look to get other funding to help Kyla's RDSP grow over time.

7



Kyla wants help managing her RDSP. She decides that a representation agreement is the best option and selects Lisa, the adult daughter of her foster mother, as the trusted adult she would like to represent her.

8



Lisa agrees to help Kyla with her RDSP and other money matters. The PGT works with Lisa and Kyla to transfer Kyla's RDSP for Lisa to hold.

Phillip's story (he/him)

CPP benefits and managing my money at 19?



Canada Pension Plan or **CPP** is a federal benefit program that replaces earnings in the case of retirement, disability or death for a worker that paid into the program or their family members.

If you are a child or youth in continuing care, the **Public Guardian and Trustee (PGT)** pursues and collects various financial entitlements and benefits to hold in trust on your behalf. These may include death benefits, benefits and entitlements for Indigenous people and different federal and provincial government benefits. If you're wondering how to manage your trust when you turn 19, the PGT can also help you.

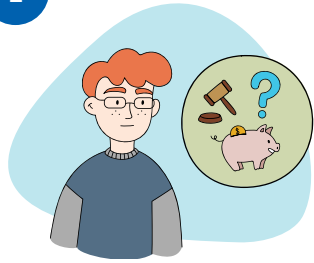
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1



Phillip is now in continuing care. The PGT works with his social worker to learn about Phillip and to see if there is any money available to him or legal claims to look into.

2



His social worker tells the PGT that his mother died 6 months ago.

5



Before turning 19, the PGT, social worker and Phillip create a plan for his trust money. He is worried about managing his money on his own.

6



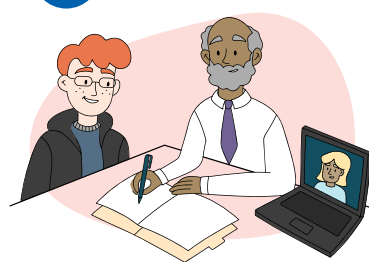
Phillip asks the PGT to continue to manage his CPP money. An agreement is signed after Phillip turns 19 and the PGT remains his trustee for as long as he would like.

3



The PGT investigates Phillip's mother's estate. The PGT also applies for the **CPP Surviving Child's Benefit** for him. He is approved to receive the monthly CPP benefit, which will be held by the PGT in Trust.

4



After Phillip turns 14, The PGT, social worker and Phillip talk yearly about the trust and any future plans for it.

7



Phillip sets some financial goals with the help of the PGT. The PGT also helps him create a budget and transfers money from his trust to him every month to meet his goals.

8



Phillip turns 25 and feels ready to manage his money by himself. The PGT transfers the balance of his trust fund to him and he uses the money to further his goals.

Keana's story (she/her)

Do I need a will?



The **Wills Estates and Succession Act (WESA)** allows a person aged 16 and over, in British Columbia, to make a will if the person has testamentary capacity.

The **Public Guardian and Trustee (PGT)** supports youth in continuing care who require will making support with guidance in identifying the issues, navigating this area of the law and facilitating meetings with lawyers who are willing to draft their wills at low cost or pro bono.

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Website www.trustee.bc.ca

1



Keana works 2 jobs and has savings and money being held in trust at the PGT.

2



Keana wonders what would happen to her money and belongings if she were to pass away. She and her guardianship worker contact the PGT for help with her estate planning.

4



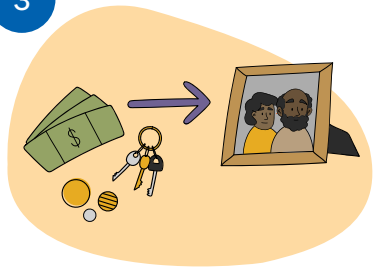
Keana wants her sister and best friend to get her things and any money if anything happens to her.

5



The PGT helps Keana find a lawyer that will help her document her final wishes legally. The PGT connects Keana with a lawyer that will help her make a will and the will making costs can be covered by her trust funds.

3



The PGT tells Keana that if she passes away without a will and has no spouse or children, all of her money and belongings will be given to her parents.

6



Keana is happy to know that if she passes away, her wishes will be known and respected.

Vikram's story (he/him)

A forever family for me?



Transfer of guardianship or “transfer of custody” to a new guardian under the **Child, Family and Community Service Act**, is a permanency option for children in the permanent or temporary care of the **Ministry of Children and Family Development (MCFD)** or **Delegated Aboriginal Child and Family Service Agencies (DAAs)**.

If you are a property guardian client, the **Public Guardian and Trustee (PGT)** is involved in permanency planning and the guardianship transfer process.

The PGT must provide consent for permanency applications to proceed to the Supreme Court of BC.

For more information, contact the PGT:

Phone 604-775-3480

Email cys@trustee.bc.ca

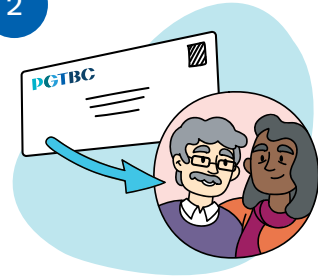
Website www.trustee.bc.ca

1



Vikram's guardianship worker tells the PGT that his aunt and uncle wish to become his permanent guardians by applying for a transfer of custody order.

2



The PGT looks over his file to see if there are any money or legal issues. The PGT sends Vikram's aunt and uncle a letter about their potential responsibilities as guardian when it comes to legal and financial issues (property guardian duties).

5



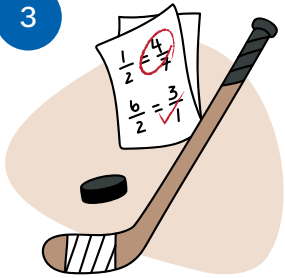
The PGT confirms that Vikram's aunt and uncle understand and agree to protect his legal and financial rights (property guardianship).

6



The PGT agrees to the guardianship transfer to Vikram's aunt and uncle. A PGT consent letter is included in the materials that go to court for the decision about guardianship.

3



The PGT looks over Vikram's care plan for any needs that may require financial support. The care plan notes that he enjoys hockey and struggles with math in school.

4



The PGT schedules a phone call with Vikram's guardianship worker and his aunt and uncle. The family confirms that there is money in place for Vikram to play hockey and get tutoring for math, as well as extended health coverage for his future medical and dental needs.

7



The transfer of custody is approved and a court order confirms Vikram's aunt and uncle are his new guardians.

Luciana's story (they/them)

What if I get injured?



Injuries and serious incidents involving children and youth in continuing care are reported either through **critical incident reports (CIRs)** or annual update reports.

If you are injured, the **Public Guardian and Trustee (PGT)** investigates and pursues legal claims on your behalf where someone is responsible.

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1
Luciana's Guardianship and Trust Officer (GTO) receives a report that Luciana was bitten by a dog while at their neighbour's house.



2
The GTO asks Luciana's guardianship worker for more information. The GTO learns that Luciana was bitten on their face and needed stitches.



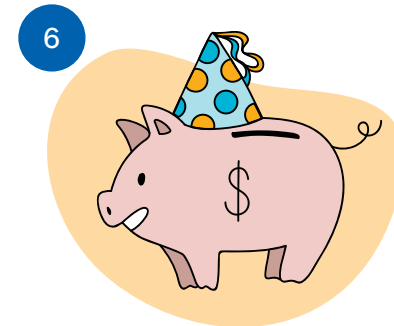
4
The lawyer collects Luciana's medical and counselling reports, which show that they have a scar from the bite and are now afraid of dogs.



5
The PGT hires a lawyer to move forward with Luciana's personal injury claim.



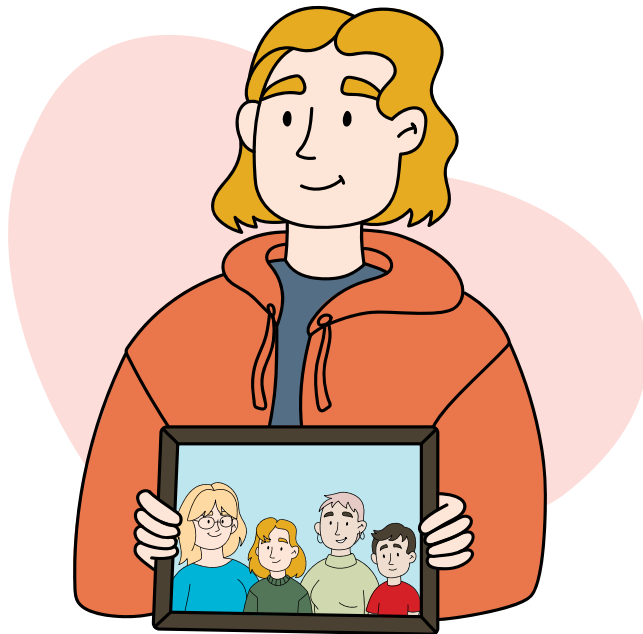
3
The GTO reviews the incident with the PGT lawyer. The lawyer opens a legal file to explore a civil claim for Luciana.



6
The claim is successful. Luciana is paid money for the lasting injury and the PGT will hold the money in a trust account for Luciana until they turn 19.

Charlie's story (they/them)

What happens to my property?



Children and youth in continuing care, undergoing adoption or who have no legal guardian may have property or may be entitled to a share of an estate.

The **Public Guardian and Trustee (PGT)** reviews applications where you may be entitled to a share of an estate and also serves as trustee of your funds or property until you turn 19.

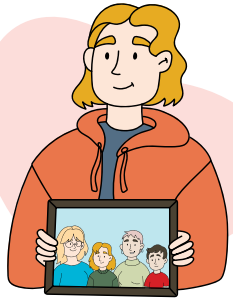
For more information, contact the PGT:

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1



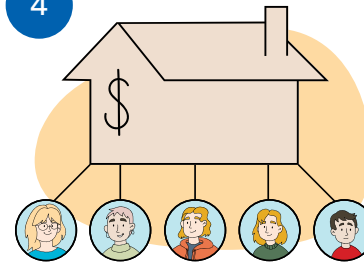
Charlie comes into continuing care. They have 2 younger siblings and 2 adult siblings.

2



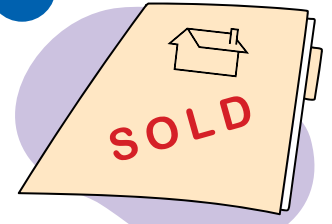
Their father died 2 years before and left a share of the family home to each of his children.

4



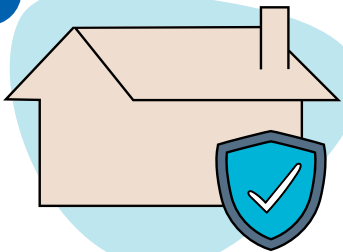
The PGT finds out the value of the property and how much is owed to the children.

5



The PGT files court documents to have the home sold. Charlie and their little brother and sister are paid their fair share of the sale.

3



The PGT takes steps to protect Charlie and their younger siblings' shares of the house.

6



The PGT keeps Charlie's money from the sale of the house safe in trust until they turn 19.