
Information to know while experiencing foster care

This document can help you plan your future and become more independent. You'll find information about how to:

- Open a bank account
- Get a driver license if you are under 18
- Stay in foster care after you turn 18
- Get help paying for college
- Get your credit report
- Get health care
- Take part in your transition plan
- Make complaints to the Foster Care Ombuds

You can get help with any of these processes. You may reach out to:

- Your caseworker
- Your Independent Living Program (ILP) worker
- Your resource parent
- Any other adult you trust

Opening a bank account

You can choose to open an account in a traditional bank or credit union. Some credit unions may allow a young person to open a savings account at age 12 with or without a guardian's permission.

Typical documents you need to open a bank account are your Social Security card, your birth certificate, a piece of mail with your address on it, and a government issued photo ID.

If you don't have proof of address, your caseworker can write a letter to show where you live.

You may be required to bring a minimum amount of money to deposit, typically from \$5 - \$25. Some banks and credit unions offer no-minimum youth or starter accounts.

Helpful links:

- Steps to open an account at [Bank On Oregon](#).
- Examples of credit unions that say they are foster-friendly are below. ODHS does not endorse any banks or credit unions.
 - [First Tech Federal Credit Union](#)
 - [OnPoint Community Credit Union](#)

Getting a driver license if you are under 18

Ready to start driving? Talk to your caseworker or ILP worker first. They must assess your readiness and get your request approved before you can start.

Steps to get your license:

1. Talk to your caseworker or ILP worker.
2. Get an [instruction permit](#). You can apply as soon as you turn 15.
3. Practice driving. You may take a [driver education class](#).
4. Get your Driver license.

Your caseworker or ILP worker can help you get money for fees and get started with car insurance.

Helpful links:

- [Oregon Driver and Motor Vehicle Services](#)
- [Getting a driver license if you are under 18](#)

Paying for college

You may be able to get help paying for college in Oregon.

A tuition and fee waiver may be available if you:

- Experienced six months in foster care after age 14;
- Did not leave foster care and Child Welfare or Tribal custody prior to your 16th birthday;
- Are an undergraduate student attending an eligible Oregon public 2- or 4-year college or university; and
- Are younger than 25.

Other grants and scholarships are also available. Learn more on the [Oregon Student Aid](#) website.

Getting your credit report

A credit report shows how you've handled money. It can help you:

- Rent an apartment
- Get a car loan
- Apply for a credit card

Once you turn 14, your caseworker must review your credit report with you each year to help fix any mistakes.

Once you turn 18, you may request your own reports at annualcreditreport.com or by calling 1-877-322-8228.

If you are age 18 and older, and would like your caseworker to request your credit report for you, you must sign a [Credit Report Authorization](#) form.

Getting health care

You get health care through the Oregon Health Plan (OHP) while experiencing foster care. This includes doctor visits, dental, vision care and mental health care.

A caseworker makes sure you are enrolled in OHP and getting the health care you need.

You can make some kinds of appointments on your own, without parental or guardian consent:

- **Age 14+:** You can seek mental health or drug and alcohol treatment.
- **Age 15+:** You can get medical or dental care.
- **Any age:** You can get sexual health services like pregnancy or sexually transmitted infection testing.

Helpful links

- [Oregon Health Plan Benefits](#)
- [Understanding Minor Consent and Confidentiality in Health Care in Oregon](#)

Making your transition plan

Make sure your support team knows your goals for the future. They can help you plan for school, work, housing, health care and managing your money.

Your goals are written in your transition plan. You will make the plan with your team as you approach age 14.

You can update the plan when your goals change. You have a right to look at it, co-create it and update it at least once a year.

At any time, you can request a Youth Decision Meeting (YDM) to discuss your goals. Your caseworker or ILP worker will help you set it up. You get to decide who is included.

Helpful links:

- [Transition Services web page](#)
- [Oregon Post Adoption Resource Center — Transitioning to Adulthood](#)

Staying in foster care after you turn 18

You may choose to remain in foster care until your 21st birthday. Staying in foster care past your 18th birthday can give you more time and support to get ready for adulthood.

Make sure your attorney, judge, Court Appointed Special Advocate (CASA), caseworker, ILP worker and resource parent know your preference.

Your transition planning meetings and Youth Decisions Meetings (YDMs) are places for you to speak up about what you want, ask questions and get support in reaching your goals. You can also learn about your options, including services and resources available if you stay in foster care after age 18.

Your transition plan will capture your ideas, goals, next steps, and people who can help.

Making a complaint

As a young person experiencing foster care, you have rights. These are listed in the [Oregon Foster Children's Bill of Rights](#) and the [Sibling Bill of Rights](#). If you think your rights are not being followed, you can tell the [Foster Care Ombuds](#).

The Foster Care Ombuds will listen and try to help. You can call, email or fill out a form:

- Call the Youth Empowerment and Safety (Y.E.S.) line: 855-840-6036
- Email fco.info@odhsoha.oregon.gov
- Fill out the complaint form, found on the [Foster Care Complaints](#) website.

You can get this document in other languages, large print, braille or a format you prefer, free of charge. Contact the Office of Equity and Multicultural Services at odhs.languageaccess@odhsoha.oregon.gov or 833-685-0841 (voice or text). We accept all relay calls.