

Economic Secretary on a drive to help young people find their Child Trust Funds

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Government boosts efforts to help young people find their Child Trust Funds.

The Government will contact thousands of young people about forgotten Child Trust Funds (CTFs) in a bid to reunite account holders with their accounts, worth £2,200 on average.

CTFs were introduced by the Government in 2005 to ensure every child had a concrete stake in our economy and access to an asset on which to build a financial future once they reached 18. The scheme ran for children born between 1 September 2002 and 2 January 2011.

The Government is undertaking an extensive awareness campaign urging young people to locate their CTFs through the free “Find My Child Trust Fund” service on GOV.UK. As it stands too many young people are unaware they have a CTF and over 750,000 accounts are unclaimed. The Government is determined to act so every young person that has a CTF is aware of how to access it.

In order to build on existing efforts, HMRC will be writing to all 21-year-olds whose accounts remain unclaimed to make them aware they have a CTF.

In addition, the Economic Secretary to the Treasury, Lucy Rigby, convened a roundtable earlier this week with CTF providers from across the sector to identify how the sector can go further in reconnecting savers with their CTF accounts, and how Government and industry can coordinate their efforts to greatest effect.

Economic Secretary to the Treasury, Lucy Rigby, said:

Hundreds of thousands of young people in this country don't know they have a CTF, let alone how to access it. Some will have a couple of thousand pounds sat there that would really help them as they begin adult life.

I'm determined that those who have CTFs are made aware they have this money.

Together, we will ensure funds from these Child Trust Funds can be accessed by young people to help give them the best start to adult life.

Notes to editors

- HMRC already provide a free “Find My Child Trust Fund” service on GOV.UK to help connect savers to their CTF provider.
- Regular publicity campaigns to raise awareness of Child Trust Funds are targeted to young people and their parents and include press activity, broadcast, social media, stakeholder and paid-for partnerships.
- Alongside this, HMRC is taking further targeted action to help young people access their Child Trust Funds by writing to 21 years olds whose accounts remain unclaimed to make them aware they have a CTF account and encourage them to claim it. 21 has been chosen as HMRC believes that at that age, most young people will have had some interaction with HMRC either

through PAYE or student finance, resulting in an up-to-date address information.

- Young people can access the CTF provider finder tool [here](#).

Roundtable attendees

- Simon Gallimore, CEO, Unity Mutual
- Nici Audhlam-Gardiner, CEO, Forester Life Ltd
- Jim Islam, CEO, Family Equity Plan Limited (Trading as One Family) & Engage Mutual Funds Ltd
- Gail Thomson, Business Risk & Oversight Lead, Royal Bank of Scotland Plc
- Tom Riley, Group Director of Retail Products, Nationwide
- Martin Oates, Head of Wealth & Private Bank Operations, HSBC
- James Short, General Manager, Pilling & Co Stockbrokers Ltd
- Peter Green, CEO, Rechabite Friendly Society Ltd (Trading as Healthy Investment)
- Jamie Bellamy, CEO, Sheffield Mutual Friendly Society

<https://www.gov.uk/government/news/economic-secretary-on-a-drive-to-help-young-people-find-their-child-trust-funds>