

ALLIANCE for CHILDREN'S RIGHTS

NOVEMBER 2026

Transition Age Youth Resource:
Accessing Hope, Opportunity, Perseverance, and Empowerment (HOPE) Accounts

What is the HOPE Trust Account Program?

The Hope, Opportunity, Perseverance, and Empowerment (HOPE) Program was created to help break the cycle of poverty for children who face difficult circumstances. The HOPE Program provides financial support to young people who have been in foster care or lost a parent to COVID-19 by setting up a savings account in their name. Each eligible youth receives a one-time deposit of $3,000, giving them a financial resource to help support their future and build greater stability as they transition into adulthood.

Who is Eligible for a HOPE Account?

You must be a California resident and meet one of the following eligibility criteria:

1. You entered foster care before age 16; were in foster care for at least 18 months, which do not need to be consecutive; and reunification services have been terminated. This also includes dependent children of the courts of an Indian tribe, consortium of tribes, or a tribal organization who are the subject of a petition filed in the tribal court pursuant to the tribal court's jurisdiction in accordance with the tribe's law.
2. You entered foster care after age 16, and reunification services have been terminated. This also includes dependent children of the courts of an Indian tribe, consortium of tribes, or a tribal organization who are the subject of a petition filed in the tribal court pursuant to the tribal court's jurisdiction in accordance with the tribe's law.
3. You are a youth who lost their parent, Indian custodian, or legal guardian due to COVID-19 between January 31, 2020 and May 11, 2023. You must have been under age 18 when the death occurred. See more information at Support for CA Youth Who Lost a Parent to COVID | HOPE.

The California Department of Social Services will assist in determining which youth in foster care meet the eligibility criteria.

Accessing Your HOPE Account and Withdrawing Funds

You must be 13 years or older to self-apply for your HOPE account. If you are under 13, an adult must complete the application.

Your HOPE account is held in trust until you turn age 18. Funds must be withdrawn between your 18th birthday and prior to your 27th birthday. Funds in the account will be forfeited and returned to the HOPE Program if funds are not withdrawn by your 27th birthday. All funds must be withdrawn at one time in a single payment. Partial withdrawals are not allowed.

Eligible Uses for Your HOPE Account Funds

HOPE account funds are flexible and have no restrictions on how they can be spent. Once you are eligible and the account is active, you can use the money to help you transition into adulthood and build financial stability.

HOPE funds can be used for a variety of purposes, including:

- Housing (rent, utilities, moving expenses),
- Transportation (car purchase, repairs, fuel, public transit),
- Education (tuition, books, supplies, online course fees),
- Work-related expenses (equipment, tools, uniforms, professional development),
- Savings for future goals or emergencies, or
- Other personal needs that support self-sufficiency.

Accessing Financial Planning Resources

HOPE can connect you with free financial education and money-management support to help you make informed choices and build confidence. Contact hopeforchildren@treasurer.ca.gov for more information.

Applying for Your HOPE Account

Step 1. Determine if You are Eligible

Are you:

1. A youth in foster care before 16, in the foster care system for at least 18 months (does not have to be consecutive), and reunification services have been terminated. You must have been born on or after September 27, 2004.
2. A youth who entered foster care after age 16 and reunification services have been terminated. You must have been born on or after September 27, 2004.
3. A youth who lost their parent, Indian custodian, or legal guardian due to COVID-19 between January 31, 2020 and May 11, 2023. You must have been under age 18 when the death occurred.

Step 2. Apply for Your HOPE Account

If you are applying for yourself (age 13 or older), you will need to provide the following information on the application:

- Your name and date of birth,
- Your contact information (email address and current mailing address),
- Your Social Security Number (optional),
- Any name change (if applicable and optional),
- Your demographic information (optional),
- Your social services information (optional),
- Your HOPE ID (optional and available from your county social worker),
- Your CalKIDS Account information (optional),
- Your communication preference (email or mail), and
- Disclosure you are applying for yourself.

If someone is applying for you, they will need to provide the following information on the application:

- Their name and relationship to you,
- Their agency name and phone number (if applicable),
- Their phone number (optional),
- Their email address,
- Your name and date of birth,
- Your Social Security number (optional),
- Any name change (if applicable and optional),
- Your email address and phone number (optional),
- Your demographic information (optional),
- Your mailing address,

- Your social services information (optional),
- Your HOPE ID (optional and available from your county social worker),
- Their communication preference (email or mail), and
- Disclosure they are applying for you and that they have the legal authority to act on your behalf.

A notice will be provided by the State Treasurers' Office to confirm enrollment.

Tax and Other Public Benefits Implications

Your HOPE Account will not be taxed. Any money put into the account, any growth, or money taken out will not count as taxable income in California. Because it does not count as earned income, it does not affect whether you qualify for the California Earned Income Tax Credit or Young Child Tax Credit.

HOPE funds are not counted as income when determining eligibility for certain State benefits, such as Medi-Cal, CalFresh, and Cal Grants. HOPE is designed to work alongside other supports, not replace them. Contact your county social worker for guidance.

How to Ask for Help If You Need Assistance Determining Eligibility and Applying for Your HOPE Account

If you have questions about eligibility, contact CDSS at hope@dss.ca.gov. Contact hopeforchildren@treasurer.ca.gov for help with Tribal youth eligibility. If you do not have access to the required documentation, reach out to the HOPE program to get additional instructions at hope@dss.ca.gov.

Talk to your social worker, probation officer, or attorney or ask supportive adults such as mentors, CASA, teachers, coaches, or school counselors if you need assistance in gathering the required application information, need assistance in applying for your HOPE account or need assistance with identifying your financial and personal goals when planning for your HOPE account expenditures or savings.