

Financial Help for Families



Introduction

Welcome to the Money Matters Financial Help for Families leaflet which outlines what financial help may be available from pregnancy to school age.

The benefits system is extremely complex with benefits for children and their families being paid from DWP, Scottish Social Security Agency and the local authority. This leaflet provides details of what benefits are available and how Money Matters can assist you to ensure you receive your legal entitlement to benefits.

If you are unsure if you would be entitled or don't think you would qualify, please contact Audrey Ritchie our schools dedicated Welfare Rights Officer on 01294 310498.

See page 11 of the leaflet for other ways to contact Audrey.

Money Matters Team

Money Matters provides advice, assistance, or representation to any resident of North Ayrshire on Welfare Rights to ensure they receive their legal entitlement to benefits.

Audrey Ritchie our schools dedicated Welfare Rights Officer can:

- Complete a benefit check for you
- Confirm the benefits you are entitled to
- Help you to make a claim for benefits
- Help you to dispute benefit decisions
- Help you to dispute benefit sanctions
- Provide appeal representation

Our service and the advice we offer is free, impartial, and confidential.



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When?	What?	Who qualifies?	More information
During pregnancy	Free vitamins	All pregnant women in Scotland, regardless of income	Vitamins And Supplements Pregnancy Start4Life (www.nhs.uk) Or ask your GP or health visitor
From start of pregnancy to child's 3rd birthday	Best Start Foods A pre-paid payment card for milk, fruit, vegetables, pulses and eggs, worth £4.50 a week, or £9.00 a week for child under 1	You qualify if you are pregnant, or responsible for a child under 3 and receiving: <ul style="list-style-type: none"> • UC and earn no more than £625 a month in either of the last two complete monthly assessment periods • CTC (not WTC) with annual income of £16,480 or less • CTC and WTC with annual income of £7,520 or less • housing benefit with weekly income of £317 or less • income support, income-based jobseeker's allowance, income-related employment and support allowance or pension credit. You can also qualify if under 18 or aged 18/19 and a dependent in someone else's claim.	Claim on 0800 182 2222 or www.mygov.scot/best-start You continue to get credits on the card for 8 weeks if you no longer qualify through UC. If you notify Social Security Scotland that you are entitled through UC again within 12 weeks, you can become entitled to Best Start Foods again without having to make a claim.
From birth You can register when you're about 20-24 weeks pregnant	Baby box A box of basic items, with a total value of around £100, and the box is also suitable for babies to sleep in.	All pregnant women resident in Scotland, regardless of income, if they want one. You can get the baby box as well as other help which you qualify for such as the Best Start grant.	Speak to your midwife to register. See Parent Club - For Baby Box And All Your Parenting Needs for more information.
From birth	Healthy Start vitamins	If you are entitled to Best Start Foods, you can also get free Healthy Start vitamins for your child, and for yourself in the first year after giving birth.	Ask your midwife, health visitor or GP. Collecting your Healthy Start vitamins – Get help to buy food and milk (Healthy Start)



Social Security Scotland
Tèarainteachd Shòisealta Alba



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When?	What?	Who qualifies?	More information
From 24 weeks pregnant to 6 months after the birth Your application can be accepted late if you were unable to claim earlier due to coronavirus.	<p>Best Start Grant: Pregnancy and baby payment</p> <p>£606 to help with the costs of pregnancy or a new baby if you have no other children under 16 living with you; or £303 if you have any other children aged under 16 living with you. There is a £303 supplement if you have a multiple birth.</p>	You qualify if you are • aged under 18 (regardless of income or benefits), • aged 18 or 19 and a dependant in someone else's benefit claim because you are still in school or college. OR You or your partner are entitled to: • universal credit (UC). You must have been getting any amount of UC in the monthly assessment period in which you apply, or the one before that. You are still entitled if your UC has been reduced to nil because of a sanction. • CTC or WTC (any amount payable) • income support • income-based jobseeker's allowance • income-related employment and support allowance • pension credit; or • housing benefit	<p>Apply online or download a claim form</p> <p>www.mygov.scot/best-startgrant</p> <p>Or apply by phone on 0800 182 2222 or request a claim form. Claim within six months of the birth even if waiting for a universal credit decision, then contact Social Security Scotland when awarded. If you are not the parent or parent's partner, and have become responsible for a baby (e.g. as a kinship carer), you may qualify and can claim before the baby's first birthday.</p> <div style="text-align: center;">  <p>Social Security Scotland Tèarainteachd Shòisealta Alba</p> </div>
During pregnancy & baby's first year	Free dental treatment	Pregnant women, and new mothers within one year of the birth. See also 'Health benefits' below for eligibility at other times.	Ask your dentist or phone NHS Inform on 0800 22 44 88
	NHS Minor Ailment Service free medicines on advice of local pharmacy	Pregnant women, new mothers within one year of the birth and for children up to 16, or under 19 in full-time education - free medicines for common illnesses without prescription from GP.	<p>Ask your local pharmacy</p> <p>Community Pharmacy Scotland (cps.scot)</p> <p>Prescriptions are free in Scotland. Dental treatment is free for children under 18.</p>



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From 11 weeks before expected week of childbirth (EWC) – payable for 39 weeks. If your earnings are reduced because you are a furloughed employee due to coronavirus, you can qualify for SMP Or MA, based on your normal earnings before the reduction was applied.	Statutory maternity pay (SMP) Some employers may provide more maternity pay under the terms of your contract	Employed women who have: <ul style="list-style-type: none"> • been continuously employed with the same employer for at least 26 weeks, ending with the 15th week before the EWC. • average gross weekly earnings of at least £120 a week over at least 8 weeks, ending with the 15th week before the EWC. 	Tell your employer and provide MATB1 certificate. If an employer dismisses a pregnant woman at any time, solely or mainly to avoid paying SMP, they are still liable to pay SMP, providing she has been employed for at least eight weeks. She may also claim unfair dismissal. Maternity pay and leave - GOV.UK (www.gov.uk)
	Maternity allowance (MA) For women who do not qualify for SMP. MA can be topped up by universal credit.	Women who have been: <ul style="list-style-type: none"> • employed or self-employed for at least 26 weeks in the 66 weeks before the EWC (the 26 weeks do not have to be continuous); and • had average weekly earnings of at least £30 a week in any 13 weeks in the 66 week period; or • helping out unpaid in their spouse or civil partner's business for at least 26 weeks in the 66 weeks before EWC. 	Claim on form MA1 www.gov.uk/maternity-allowance Jobcentre Plus Telephone: 0800 055 6688 Textphone: 0800 023 4888 
From 11 weeks before EWC to 15 weeks after the birth Your first payment is usually made one month and seven days after your claim. You can request an advance, which you will have to pay back. Universal credit If you were on jobseeker's allowance, you should usually claim UC at this point, so that you don't have to look for work. If you're getting UC already, your claimant commitment should be changed so that you no	Universal credit If you were on jobseeker's allowance, you should usually claim UC at this point, so that you don't have to look for work. If you're getting UC already, your claimant commitment should be changed so that you no longer have to look for work.	You don't have to look for work for the period 11 weeks before your baby is due to 15 weeks after the birth. You cannot be sanctioned for failing to meet work-related requirements during this period. If you already have a sanction from an earlier date, the sanction should be reduced so that you receive 60% of your personal allowance in this period.	Universal Credit helpline Telephone: 0800 328 5644 Textphone: 0800 328 1344 Claim online www.gov.uk/universal-credit For a couple, the partner would usually still have to meet all their work-related requirements. S/he should notify their work coach of when the baby is due, and as soon as possible if s/he needs to be with you when you go into labour.



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From 6 weeks before EWC to 2 weeks after the birth	Employment and support allowance (new style ESA)	Women with sufficient National Insurance contributions, not working 16 hours or more a week. You can get new-style (contributory) ESA as well as UC.	Can also qualify at other times due to illness or if risk to self or baby, or if entitled to maternity allowance during pregnancy. New Style Employment and Support Allowance - GOV.UK (www.gov.uk)
From birth Claim within 3 months	Child benefit	Nearly all families with children can qualify, except for some due to immigration status. Child benefit is recovered via income tax at a rate of 1% for every £100 from people earning over £50,000. It is still payable to all families, regardless of income and should be claimed to protect the national insurance record for state pension.	Claim form CH2 can be downloaded from: www.gov.uk/childbenefit Child Benefit Helpline 0300 200 3100 Textphone 0300 200 3103 
From birth Make sure you report the birth in the monthly assessment period in which your baby is born. If you are asked to provide further information or evidence, you should usually do so within 14 days.	Universal credit (including child element) If you were not getting universal credit before your baby was born, you should usually claim now. If you were already getting UC, you should report the birth. A child element of £237.08 a month is payable for a new baby.	In or out of work, depending on income. You do not have to have paid NI contributions or be a taxpayer. If you are a full-time student, you can get UC if you are responsible for a child. You cannot get UC if you have more than £16,000 in capital or savings. You have no work-related requirements when you are responsible for a child under the age of one. If you are part of a couple, this only applies to the one who has main responsibility for the child. You may not receive this extra amount for a new baby if you already have two or more children. There are exceptions to this 'two child limit'.	Universal Credit helpline Telephone: 0800 328 5644 Textphone: 0800 328 1344 Claim online www.gov.uk/universal-credit If you are affected by the two child limit, you should still report the birth as an amount may become payable for childcare, disability, or if an older child no longer qualifies. You can request an advance of your first payment following a new claim or birth of a new baby. You can request flexible payments in Scotland so that you are paid twice a month and the amount for rent goes direct to your landlord if you choose. 



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From birth – up to child’s 6th birthday	Scottish child payment £10.00 a week for each eligible child	Parent ordinarily resident in Scotland, responsible for a child under 6, entitled to a qualifying benefit: • Universal credit • Child tax credit • Working tax credit • Pension credit • Income support • Income-based jobseeker’s allowance • Income-related employment and support allowance	Apply online or download a claim form www.mygov.scot/best-start-grant Apply by phone on 0800 182 2222, or request a claim form. The Scottish child payment will be extended to eligible children under 16 by the end of 2022.  Social Security Scotland Tèarainteachd Shòisealta Alba
From birth – payable for 2 weeks within first 8 weeks	Statutory paternity pay (SPP) for fathers/partners Payment by the employer to the father of a baby, or to the mother’s partner.	Working fathers or the mother’s partner who: • have been continuously employed by the same employer for at least 26 weeks ending with the 15th week before the EWC, and until the child is born; • have average gross weekly earnings of at least £120 a week, over at least 8 weeks ending with the 15th week before EWC ; • are caring for the baby or supporting the baby’s mother	Ask employer at least 28 days before you want your leave to start if possible If there is a dispute contact Statutory Payments Disputes Team on 03000 560630. Shared Parental Leave and Pay - GOV.UK (www.gov.uk) 
From at least 2 weeks after the birth (4 weeks if mother works in a factory)	Statutory shared parental pay Payment by employer – mother and partner can agree to share leave and pay.	Mothers and working fathers, or the mother’s partner as above and: • the baby’s mother has been entitled to SMP or maternity allowance, but has given it up to opt for shared parental pay; • the father or partner meets the conditions for paternity pay • the mother and father or partner must still be employed by the same employer during the shared parental pay period	Ask employer at least eight weeks before you want your leave to start If there is a dispute contact Statutory Payments Disputes Team on 03000 560630. Shared Parental Leave and Pay - GOV.UK (www.gov.uk)



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Going back to work You can get childcare costs if you have an offer of a job to start in your next monthly assessment period. You must report childcare costs in the assessment period in which you have paid, or the following one	Childcare element of universal credit Help with 85% of registered childcare costs, up to a monthly limit payable of £646.35 for one child or £1,108.04 for two or more children.	You can get help with costs of registered childcare if you are in work, any hours, as long as the amount of childcare is not considered excessive. Couples usually have to be both in work, unless the non-working partner has limited capability for work or is temporarily absent from home. The childcare element can continue to be paid for childcare costs in the monthly assessment period after you have stopped work. The childcare element can continue to maintain childcare arrangements while you are on SMP, SSP or SSPP.	Universal Credit helpline Telephone: 0800 328 5644 Textphone: 0800 328 1344 If you need help to pay for childcare costs in advance before you can start work, request a budgeting advance. If you are not entitled to UC because your income is too high, you may qualify for tax-free childcare instead – see Childcare Choices 30 Hours Free Childcare, Tax-Free Childcare and More Help with Costs GOV.UK 
Going back to work If you already get tax credits, you can start to get help with childcare costs	Childcare element of WTC Help with 70% of registered childcare costs, up to a weekly limit payable of £122.50 for one child or £210 for two or more children	Working parents, depending on income. Lone parents qualify if working at least 16 hours a week. Couples have to be both working at least 16 hours, unless one is disabled, a carer, in hospital or prison.	Notify the Tax Credits Office if you start paying for registered childcare Tax Credits Helpline 0345 300 3900 Textphone 0345 300 3909 Working Tax Credit - GOV.UK (www.gov.uk)
Going back to work If you cannot get universal credit or tax credits	Tax-free childcare	The government will pay £2 for every £8 the parent pays into an online account, which can only be used to pay registered childcare providers. The maximum contribution from the government is £2,000 per child a year (£4,000 if the child is disabled). It is available to families with individual incomes up to £100,000 a year.	Tax-free childcare is not a helpful option for low income families because it cannot be paid at the same time as tax credits or universal credit. Applying for tax-free childcare will trigger automatic termination of the whole tax credit claim, not just the amount for childcare costs. Childcare Choices 30 Hours Free Childcare, Tax-Free Childcare and More Help with Costs GOV.UK



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From 2nd birthday to age 3 and a half Your application can be accepted late if you were unable to claim earlier due to coronavirus	Best Start Grant: early learning payment £252.50 per child to help with costs in the early years. It is up to you what you spend it on and do not have to provide receipts.	You qualify if you are responsible for a child of school age and you or your partner • are aged under 18 (regardless of income or benefits); • aged 18 or 19 and a dependant in someone else's benefit claim because you are still in school or college; or • entitled to a qualifying benefit as for the pregnancy and baby payment. If you are not the parent and have become responsible for a child in this age group (e.g. as a kinship carer), you may qualify.	Apply online or download a claim form Or apply by phone on 0800 182 2222, or request a claim form. Claim from 2nd birthday to age 3 and a half, even if waiting for a universal credit decision, then contact Social Security Scotland when awarded. Your child does not have to have started in early education or childcare. https://www.mygov.scot/best-start  Social Security Scotland Tèarainteachd Shòisealta Alba
School age: Claim from 1 June 2021 to 28 February 2022. You must be responsible for a child born from 1 March 2016 to 29 February 2017. Your child does not actually have to have started school.	Best Start Grant: School-age payment £252.50 to help with the costs of starting school. It is up to you what you spend it on, and you do not need to show receipts	You qualify if you are responsible for a child of school age and you or your partner • are aged under 18 (regardless of income or benefits); • aged 18 or 19 and a dependant in someone else's benefit claim because you are still in school or college; or • entitled to a qualifying benefit as for the pregnancy and baby payment. If you are not the parent and have become responsible for a child in this age group (e.g. as a kinship carer), you may qualify.	Apply online or download a claim form Or apply by phone on 0800 182 2222, or request a claim form. You can claim at any time within the 9-month application window. If you are waiting for a universal credit decision, you should still claim the payment within this window and then contact Social Security Scotland when awarded. https://www.mygov.scot/best-start



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When?	What?	Who qualifies?	More information
Starting school	<p>Free school lunches & Clothing grants</p> <p>All P1-4 pupils attending school are entitled to free school meals – no need to apply</p>	<p>Other pupils, parent or carer getting universal credit and earning no more than £625 in the monthly assessment period before you apply. You also qualify if you get CTC only with income under £16,480, or CTC/WTC with income under £7,500.</p> <p>Clothing grant only if in receipt of WTC / CTC annual income of less than £16,105, UC with monthly EI less than £1342.</p>	<p>Forms available for North Ayrshire Council 01294 310000 or apply online. Footwear, clothing and free school meals (north-ayrshire.gov.uk)</p> <p>The school clothing grant is payable at £120 for primary age and £150 for secondary age.</p> 
Other financial help for families with children – up to age 16, or in some cases 19 and in full-time nonadvanced education	<p>Warmer Homes Scotland Help with fuel costs, insulation, heating</p>	<p>Anyone can get advice to reduce bills. Pregnant women and families with a child under 16 on tax credits or UC may qualify for free central heating and insulation.</p>	<p>Phone Home Energy Scotland on Freephone 0808 808 2282</p> <p>Home Energy Scotland advice network - Energy Saving Trust</p>
	<p>Child Maintenance Options</p>	<p>Information for separated parents about their child maintenance arrangements.</p>	<p>Phone: 0800 0835 130 Manage your Child Maintenance Service case - GOV.UK (www.gov.uk)</p>
	<p>Help with NHS costs dental treatment, glasses, fares, wigs, fabric supports</p>	<p>You qualify if you get universal credit, and monthly earnings £935 or less if you have children. You may also qualify if you get benefits or tax credits replaced by UC.</p>	<p>NHS Helpline: 0845 850 1166, also see NHS Scotland leaflet HCS2</p> <p>Help with health costs in Scotland - Health rights NHS inform</p>



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Help in other circumstances	Disability living allowance (DLA) for a disabled child.	Children with care needs can qualify from 3 months old (or earlier if terminally ill). Children with mobility needs can qualify from 3 years old. Receipt of DLA for a child also means additional universal credit.	Contact Disability Living Allowance on 0800 121 4600 to register and request your claim pack. Disability Living Allowance (DLA) for children: How to claim - GOV.UK (www.gov.uk)
	Discretionary housing payments	People receiving universal credit housing costs but not enough to cover rent in full. Guidance says families with school-age children may be a priority.	Contact North Ayrshire Council on 01294 310000 Discretionary Housing Payments (north-ayrshire.gov.uk)
	Council tax reduction	People liable for council tax, depending on income. Can be paid whether in or out of work.	Contact North Ayrshire Council on 01294 310000 Council Tax Reduction Scheme (north-ayrshire.gov.uk)

Universal Credit (UC)

UC replaces child tax credit, working tax credit, income support, income-based jobseeker's allowance, income-related employment and support allowance and housing benefit for most people. If you are still getting one of these benefits you may also qualify for the financial help described in this leaflet. If you are already entitled to child tax credit (CTC) or working tax credit (WTC) you can continue to get them and renew your claim – if you get one you can start to get the other tax credit.

If you are not already getting UC, becoming responsible for a child for the first time usually means that you must make a new claim for UC. If you are unsure if you need to claim UC seek advice before you make a claim.



Contact Audrey Ritchie



01294 310498 or mobile 07799075426



moneymatters@north-ayrshire.gov.uk



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