

Guide to Financial Support

Information for parents and carers

Your guide to financial support

The Family Information service has produced this short guide which lists the most common benefits and how to get in touch with the relevant organisations

Where possible we have listed local contact numbers though many organisations have a central local rate or free phone number as well as web sites

If you need any help in contacting these organisations then please call us on: 0116 305 6545 or email us @ www.families@leics.gov.uk

Please be aware that benefit details can often change quickly so please check with the relevant organisation. We update this booklet on a regular basis so please let us know if we need to change anything

1 Benefits available to all children

There is a wide range of financial help for families' .Some is available to all, some only if your income is low

From pregnancy through to your child reaching 20, there are state benefits available to help with the cost of raising a family. Make sure you claim everything you are entitled to.

Most state benefits are not paid automatically and can be backdated only for a short period. Make sure you claim.

a) Child Benefit

The only state help for every family is child benefit. To qualify you simple need to be resident in Britain and responsible for a child who is also resident here. One payment is made for each child, so you may need to decide which parent or other person is going to claim.

You get £18.10 cash a week for your first or only child and £12.10 for each other child (all rates and limits are shown for the tax year 6th April 2007 to 5th April 2008)

For further information, please visit the following website or telephone:
www.hmrc.gov.uk/childbenefit

HM Revenue & Customs
Tel: 0845 302 1444

b) Tax Credits

Nine out of ten families with children can claim tax credits. Working tax credit can help you pay for childcare and top up low earnings.

Having children puts a strain on the family budget but the government provides cash to help. This comes in the form of child benefit and tax credits.

Tax credits depend on your household income, but even families with an income up to £58,175 a year or £66,350 if they have a baby under one are eligible for some help.

There are two types of tax credit – you make one claim that covers both:

Child tax credit

Is tax free income for households with children. There is a family element that most families get and a child element payable for each child. You get extra if your child has a disability.

Working tax credit

Is tax free income for households where you and or/your partner, if you have one, work but your income is fairly low. Families with children qualify provided you or your partner work at least 16 hours a week. Working tax credit includes a childcare element that can provide up to £ 240 a week towards the cost of childcare so that you can out to work.

How tax credits work

Tax credits are made up of a number of different elements. If your income is low enough you receive a cash sum equal to the sum of all the elements that apply to you. If your income is higher, you get a smaller amount of tax credit. Most families qualify for at least the family element of child tax credit.

Child Tax Credit Elements

Element	Who can get it	Amount
Family	All claimants with one child or more	£545
Family – baby addition	Extra amount where there is a child under the age of one	£545
Child	For each child	£1,845
Disabled child	Extra for a child who is blind or getting disability living allowance	£2,440
Severely disabled child	Extra for a child getting the highest rate care component of disabled living allowances	£ 980

Working tax credit element

Element	Who can get it	Amount
Basic	All claimants	£1,730
Couple or lone parent	Claimants who has a partner or single – parent claimant	£1,700
30 hour	Claimant working at least 30 hours a week or their partner, if they have one does. Couples	£ 705

	with children can add together their working hours to reach the 30 hour threshold	
Disabled worker	Claimant or partner at disadvantage getting a job because of disability and getting state benefits	£2,310
Severe disability	Claimant or partner qualifies for certain state benefits because of severe disability	£980
50+ return to work	Paid for first year where a claimant ages 50 or more and returning to work after at least six months on state benefits. Higher rate where claimant works at least 30 hours a week	£1,185 or £1,770
Childcare	Household paying childcare costs. Covers eligible costs up to £175 a week for one child or £300 a week for two or more. Must be approved childcare – for example registered childminder, nursery or after school club. Where a couple claim normally both must work at least 16 hours a week	80% of eligible costs

For further information, please visit the following website or telephone:

www.hmrc.gov.uk/menus/credits.htm

HM Revenue & Customs

Tel: 0845 300 3900

c) Quick guide to the main state benefits for families

Benefit	Who can get it	More information
While you are pregnant and after the birth		
Statutory maternity Pay (SMP)	Expectant and new mums who work. 39 weeks pay (six linked to your normal pay, the rest as a flat rate) while on maternity leave. Some employers offer more	Your employer
Maternity allowance	Expectant and new mums who work but are not eligible for SMP (for example, because your income is very low or you are self employed)	Job centre Plus see phone book for your local office or www.jobcentreplus.gov.uk
Statutory maternity pay	New dads who work. Two weeks pay (either linked to earnings or as a flat rate, which ever is less) while on paternity leave)	Your employer

Healthy start Vouchers (for fruit, veg and milk) and free vitamins	Expectant mums and families with children under 4 on certain benefits for low income households. Also pregnant women under the age of 18, whether or not you've on benefits	Healthy start – ask your midwife or health visitor for leaflet and application form – tel: 08701 555 455 or www.healthystart.nhs.uk
Sure Start maternity grant	Lump sum of £500 for expectant or new mums on a low income	Job Centre Plus – see above
Once your child is born		
Child benefit	Anyone responsible for a child	HM Revenue & Customs Helpline 0845 302 1444 www.hmrc.gov.uk/childbenefit
Child tax credit	Family with children and income less than £58,175 or £66,350 where child under one	HM Revenue & Customs. Helpline 0845 300 3900 www.hmrc.gov.uk/meus/credits.htm
Working parent		
Working tax credit	Single parent working at least 16 hours a week , and a couple with children where one or both adults works at least 16 hours a week and income is low (but families with fairly high income can qualify if many children and or/high childcare costs)	HM Revenue & Customs Helpline – 0845 300 3900 www.hmrc.gov.uk/menus/crditys.htm
On a low income		
Income support	Single parent not working (or working less than 16 hours per week) and on a low income . (parent under 19, in full –time education and on a low income	Job Centre plus (see contact details above)
Income based job seekers allowance	Family where no one is working more than 16 (or in some cases 24) hours a week but at least one adult is seeking work and income is low	Job Centre Plus (see contact details above)
Housing benefit	Households paying rent and on a low income	Job Centre Plus or your local District council

Council tax benefit	Person responsible for paying council tax on a low income	Job Centre Plus or your local district council
Child at school		
Free part time early education	For children aged 3 and 4v in England	Family Information Service – 0116 305 6545 www.childcarelink.gov.uk
Travel to schools	For children under eight travelling two or more miles to school and older children at least three miles	Tel : 0116 305 7414
School meals	Free mid day food for children whose parents get income support or income based job seekers allowances	Tel 0116 305 6588
Education maintenance allowance	Up to £30 a week for young people over 16 in further education or training in England where household income is low	EMA Helpline Tel: 08- 810 16219 http://ema.direct.gov.uk/ema/html
Other benefits		
Free prescriptions	Women while pregnant and within one year of birth. Children under 16 or under 19 if in full time education. Members of family getting income support, job seekers allowance and in some cases tax credits	Usually just complete back of prescription. If on tax credits and eligible you should automatically receive an exemption certificate
Free eye tests and vouchers for glasses	Children under 16 or under 19 if in full time education. Members of family getting income support, job seekers allowances and in some cases ,tax credits	For children, just complete form at opticians. If qualifying because of low income, you need form HC1 from the opticians or Jobcentre plus
Free dental treatment	Women while pregnant and within one year of birth. Children under 16. members of family getting income support , job seekers allowance and , in some cases, tax credits	Usually just complete form at dentist. If qualifying because of low income, you need form AG1/HC1 from the dentist or jobcentre plus

Widowed parents allowance	Bereaved wives, husbands or civil partners responsible for one or more children whose late partner has paid enough National Insurance	Job centre Plus
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d) If you or your child have a disability

Benefit	Who can get it	More information
Disability living allowance (DLA)	People from age 3 months to 64 years who need care because of a disability. People from age 3 to 64 who have mobility problems because of a disability	Your local Job centre Plus Benefit Enquiry line : 0800 88 22 00 Textphone 0800 24 33 35 Or www.direct.gov.uk
Motability Scheme	Government backed scheme which can provide a car, motorised wheel chair or scooter if you or your child get the highest mobility component of DLA	Motability Operations Tel: 0845 456 4566 Text phone 08456 750009 www.motability.co.uk
Blue badge scheme	Free parking scheme for dabled drivers or people (such as parents) providing transport for a disabled person	Telephone ; 0116 305 0926
Housing benefit	Households paying rent and on a low income. More of your rent may be covered if someone in the household has a disability	Job centre Plus If claiming income support or your district council www.direct.gov.uk
Council tax benefit	Person responsible for paying council tax and on a low income. More of your bill may be covered, and bill may be reduced, if someone in the household has a disability	As for housing benefit
Income support	Your income is low and you are unable to work because of your own disability or caring for a disabled child	Job centre Plus www.direct.gov.uk
Incapacity benefit	You are unable to work because of illness and have paid a required	Job centre Plus www.direct.gov.uk

	number of national Insurance contributing	
Carers allowance	Person spending at least 35 hours a week caring for the child who gets the middle or higher care component of DLA	Your local Job centre Plus Benefit enquiry line: Tel 0800 88 22 00
Child Tax Credit –	See information above	
Working tax Credit	See information above	

e) Child Trust Fund

Child trust fund (CTF) is a savings and investment account for children born on or after 1st September 2002, they will receive a £250 voucher to start their account. The purpose of the fund is to ensure that all children have savings when they are 18 so that they have some behind them to start their adult life.

The Government offers every eligible child a voucher worth at least £250 to set up the fund. If a child is part of a household receiving Child tax Credit, with a household income no greater than £14,155 the child will get an extra payment. All children eligible for CTF will receive a further £250 payment when they turn 7, with children from low-income families receiving an additional £250.

Parents, family and friends can save up to £1,200 to the account each year. There is no tax to pay on the income or any profit it makes until a child turns 18.

For further information

Call the Child trust Fund Helpline: 0845 302 1470 between 08:00 – 20:00

Or visit www.childtrustfund.gov.uk

Financial Support for lone parents

1) New deal for Lone Parents

Job Centre plus offers a number of new deal programmes to help unemployed people. Particularly those who have been unemployed for a long time, people with disabilities and anyone in need of extra help to find work.

New deal aims to help you get a job if you are out of work. It will give you the chance to train, learn and try working so that you:

- Can become more confident
- Get new skills
- Can be worth more to people looking for staff
- Can find and stay in work

Everyone on New deal gets a personal adviser who is their point of contact throughout the programme. The personal adviser takes the time to understand you – your experiences, interests and goals- so a plan can be prepared to get you into a suitable job. Funding is available to wards course fees, travel and childcare.

For more information visit

www.newdeal.gov.uk www.directgov.uk

or call the information line on: 0800 868 868

Or visit your local Jobcentre Plus

2) Child Support Maintenance

Child maintenance is paid for children who live away from one or both of their parents. It is an amount of money paid regularly by the non-resident parent for the child (up to the age of 16). The Child support Agency calculates and collects child maintenance for parents with care and children who normally live in the United Kingdom. It can also arrange child maintenance for some non-resident parents who live abroad. The amount of child maintenance depends on:

- The number of qualifying children the child maintenance is for
- The non-resident parents net income and circumstances
- the number of children living with the non-resident parent

For more information

Contact the Child support Agency for more information and an application form
0845 7 133 133 -8.00 -20.00 weekdays and 8.30 17.00 Saturdays

Or visit www.csa.gov.uk

3) Lone parents benefit Run –On

You may be entitled to Lone Parents benefit Run –on if you have been getting:

- Income Support , Minimum Income Guarantee or Income –based Jobseekers Allowance for at least 26 weeks
- Have been a lone parent for at least 26 weeks
- Started work or increased the number of hours you work so that now you work 16 hours a week or more
- Started full-time work that you expect to last for five weeks or more

This is where you can get financial help, such as continuing benefit, until you are paid from your job.

For further information

Visit www.direct.gov.uk/parents/Your Money

Benefit and help for parents returning to work

1) Job Grant

Job grant is a tax free lump sum you may get if you start full-time work (at least 16 hours a week) and you expect the work to last for at least 5 weeks. You must also have been claiming one of the following benefits for at least 26 weeks before starting your new job:

- Jobseekers Allowance (over 25's only or lone parents of any age)
- Income Support
- Incapacity benefit
- Severe Disablement Allowance

You may also claim Job grant if your partner or civil partner starts working at least 24 hours a week, and as a result you stop claiming benefit. The amount of job grant you will get depends on your circumstances:

- 3100 for a single people and couples and civil partnerships without children
- £250 for lone parents and couples and civil partnerships with children

If you qualify for the job grant, you will also be eligible for Extended Council tax benefit and Extended Housing benefit

For further information

Visit your local Job centre or

www.jobcentrepplus.gov.uk

Tel Job centre plus on 0845 608 8528

2) Childcare vouchers

Many employers, large and small, offer childcare vouchers. It allows you to pay for any Ofsted registered childcare, for children up to the age of fifteen, out of your pre-tax income. You can receive vouchers from your employer up to £55 per week or £243 per month without having to pay tax or national Insurance. The savings over a year can really add up – talk to your employer about what they offer. In addition, both parents can receive childcare vouchers from their employer even if you only have one child

For more information

www.hmrc.gov.uk

call – 0845 300 3900

