

Financial help in the school years



August 2022

Child Poverty Action Group works on behalf of the one in four children in Scotland growing up in poverty. It doesn't have to be like this. We use our understanding of what causes poverty and the impact it has on children's lives to campaign for policies that will prevent and solve poverty – for good.

We provide training, advice and information to make sure hard-up families get the financial support they need.

Introduction

This leaflet outlines what financial help may be available for families with children of school age. It includes how universal credit (UC) can help you qualify for certain types of help, and other assistance that is available as well as universal credit.

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 have to make a new claim for UC.

If you are unsure if you need to claim UC seek advice before you make a claim.

The information in this leaflet is not a full statement of the law, and individuals should be referred for specialist advice where appropriate.

<p>Child benefit</p>	<p>Nearly all families with children can qualify, except for some due to immigration status.</p> <p>Child benefit continues until 31 August after the child turns 16, or until the 20th birthday for a young person in full-time non-advanced education or approved training.</p> <p>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.</p>	<p>Claim form CH2 can be downloaded from www.gov.uk/childbenefit</p> <p>Child Benefit Helpline 0300 200 3100</p> <p>Textphone 0300 200 3103</p>
<p>Universal credit (including child element)</p>	<p>In or out of work, depending on income.</p> <p>You do not have to have paid NI contributions or be a taxpayer.</p> <p>If you are a full-time student, you can get UC if you are responsible for a child.</p> <p>You cannot get UC if you have more than £16,000 in capital or savings.</p>	<p>Universal Credit helpline Telephone: 0800 328 5644 Textphone: 0800 328 1344</p> <p>Claim online www.gov.uk/universal-credit</p> <p>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.</p>
<p>Best Start Grant: School age payment</p> <p>£267.65 to help with the costs of starting school.</p> <p>It is up to you what you spend it on, and you do not need to show receipts.</p>	<p>You qualify if you are responsible for a child of school age and you or your partner</p> <ul style="list-style-type: none"> • 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 <p>OR</p> <p>You or your partner are entitled to:</p> <ul style="list-style-type: none"> • 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>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.</p>	<p>Apply online or download a claim form www.mygov.scot/best-start</p> <p>Or apply by phone on 0800 182 2222, or request a claim form.</p> <p>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.</p> <p>If you are pregnant or have younger children, you may also qualify for a Best Start Grant pregnancy and baby payment or early learning payment, and Best Start foods.</p>

<p>Scottish child payment</p> <p>£20.00 a week for each eligible child</p>	<p>Parent ordinarily resident in Scotland, responsible for a child under 6, entitled to a qualifying benefit:</p> <ul style="list-style-type: none"> • Universal credit • Child tax credit • Working tax credit • Pension credit • Income support • Income-based jobseeker’s allowance • Income-related employment and support allowance 	<p>Apply online or download a claim form www.mygov.scot/best-start-grant</p> <p>Or apply by phone on 0800 182 2222, or request a claim form.</p> <p>The Scottish child payment will be extended to eligible children under 16 by the end of 2022.</p>
<p>Scottish child payment bridging payment</p> <p>£130 for each eligible child, paid at Easter, Summer, October and Christmas 2022.</p>	<p>Child under 16 entitled to free school meals due to low income.</p> <p>Or experiencing financial hardship and</p> <ul style="list-style-type: none"> • waiting for first universal credit payment • immigration status means cannot claim universal credit 	<p>Payments should be made automatically by local authority.</p>
<p>Free school meals</p>	<p>All P1-5 pupils attending school are entitled to free school meals.</p> <p>For other pupils, parent or carer must be getting:</p> <ul style="list-style-type: none"> • Universal credit and earning no more than £660 in the monthly assessment period before you apply. • CTC only with income under £17,005 • CTC/WTC with income under £7,920 • Income support • Income-based jobseeker’s allowance • Income-related employment and support allowance • Asylum support from the Home Office 	<p>If your child is in P1-5 and also eligible for free school meals due to low income, you should still apply for free school meals to make sure that you get the Scottish child payment bridging payment.</p> <p>Forms available from your local authority.</p>
<p>School clothing grants</p>	<p>Most children entitled to free school meals will also be entitled to the school clothing grant, although criteria can vary locally.</p>	<p>The school clothing grant is payable at a minimum of:</p> <ul style="list-style-type: none"> • £120 per child of primary school age • £150 per child of secondary school age
<p>Education maintenance allowance</p>	<p>16-19 year olds in full-time non-advanced education with household income no more than £24,421 per (one child), or £26,884 (more than one child under 16 or under 25 in education).</p>	<p>£30 a week during term-time, paid fortnightly in arrears.</p> <p>Apply to your local council. More information at mygov.scot/ema</p>
<p>Free bus travel</p>	<p>5-21 year olds in Scotland, regardless of household income or benefits.</p>	<p>transport.gov.scot/concessionary-travel/young-persons-free-bus-travel-scheme</p>

<p>Childcare element of universal credit</p> <p>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.</p>	<p>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.</p> <p>Couples usually have to be both in work, unless the non-working partner has limited capability for work or is temporarily absent from home.</p> <p>The childcare element can continue to be paid for childcare costs in the monthly assessment period after you have stopped work.</p>	<p>Universal Credit helpline</p> <p>Telephone: 0800 328 5644 Textphone: 0800 328 1344</p> <p>If you need help to pay for childcare costs in advance before you can start work, request a payment from the Flexible Support Fund (non-repayable) or a budgeting advance (repayable).</p> <p>If you are not entitled to UC because your income is too high, you may qualify for tax-free childcare instead – see www.childcarechoices.gov.uk</p>
<p>Childcare element of WTC</p> <p>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.</p>	<p>If you are already getting child tax credit and are in work or start working, you may be able to get working tax credit, including help with childcare costs.</p> <p>Lone parents qualify if working at least 16 hours a week.</p> <p>Couples have to be both working at least 16 hours, unless one is disabled, a carer, in hospital or prison.</p>	<p>Notify the Tax Credits Office if you start paying for registered childcare</p> <p>Tax Credits Helpline 0345 300 3900 Textphone 0345 300 3909</p> <p>www.gov.uk/working-tax-credit</p>
<p>Tax-free childcare</p>	<p>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.</p>	<p>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.</p> <p>www.childcarechoices.gov.uk</p>
<p>Bookbug – free books in Primary 1.</p>	<p>All children, regardless of income.</p> <p>Scotland-wide scheme providing free books with no mean-test.</p>	<p>Scottish Book Trust 0131 524 0160 www.scottishbooktrust.com</p> <p>Bookbags given out by schools during the autumn term</p>
<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 energysavingtrust.org.uk/scotland</p>
<p>Child Maintenance Options</p>	<p>Information for separated parents about their child maintenance arrangements.</p>	<p>Phone: 0800 0835 130 gov.uk/child-maintenance/how-to-apply</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 nhsinform.scot See also NHS Scotland leaflet HCS2 Dental treatment is free for children and young people under 26.</p>

<p>Child disability payment (CDP).</p> <p>This has replaced disability living allowance (DLA) for new claims in Scotland.</p>	<p>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.</p> <p>Receipt of DLA/CDP for a child also means additional universal credit.</p>	<p>Apply online at mygov.scot/child-disability-payment</p> <p>or phone 0800 182 2222 to start an application and get a paper form sent to you by post.</p>
<p>Child winter heating assistance (annual payment: £214.10 in 2022)</p>	<p>Families with a severely disabled child, aged 18 or under and entitled to the highest rate of the care component of DLA or CDP, or the enhanced rate of the daily living component of personal independence payment.</p>	<p>Paid automatically regardless of other income, savings or benefits.</p>
<p>Funeral support payment</p> <p>A grant to help with the costs of a funeral when a partner, child, relative or close friend has died</p>	<p>You can qualify if you are getting universal credit or other benefits and are responsible for the funeral costs.</p> <p>Claim from date of death up to 6 months after funeral.</p>	<p>To claim:</p> <ul style="list-style-type: none"> • phone Social Security Scotland on 0800 182 2222 • claim online or download a paper application form from www.mygov.scot/funeral-support-payment
<p>Scottish Welfare Fund grants</p>	<p>People on a low income.</p> <p>A community care grant can be paid to families under exceptional pressure.</p> <p>A crisis grant may be paid to help with living expenses in an emergency.</p>	<p>Contact your local authority</p>
<p>Housing benefit</p>	<p>People on universal credit who are liable for rent in supported or temporary accommodation, or people over pension age. Can be paid whether in or out of work.</p>	<p>Contact your local authority</p>
<p>Discretionary housing payments</p>	<p>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.</p>	<p>Contact your local authority</p>
<p>Council tax reduction</p>	<p>People liable for council tax, depending on income. Can be paid whether in or out of work.</p>	<p>Contact your local authority</p>
<p>Kinship care allowance</p>	<p>People looking after the child of an extended family member or friend may get a kinship care allowance from their local authority. Kinship care allowance can depend on the care arrangements, which can also affect entitlement to child benefit and universal credit.</p>	<p>Contact your local authority.</p> <p>See also CPAG in Scotland's leaflet, 'Kinship care and benefits - the essentials'</p>
<p>Assisted Prison Visits</p>	<p>Help with travel costs for people who get universal credit or other benefits and are visiting a partner, child or close relative in prison. See also CPAG in Scotland's factsheet 'Financial help for families affected by imprisonment'</p>	<p>You can get an application form from the prison, or download from www.gov.uk/help-with-prison-visits</p> <p>Or contact Assisted Prison Visits Unit assisted.prison.visits@noms.gsi.gov.uk</p> <p>Telephone: 0300 063 2100</p>

CHILD POVERTY ACTION GROUP IN SCOTLAND

Advice line for frontline advisers and support workers 0141 552 0552
Monday - Thursday 10am - 4pm; Friday 10am - 12 noon

Email: advice@cpagscotland.org.uk

CPAG in Scotland's advice line is only for frontline workers in Scotland. If you are having problems with your own tax credit or benefit claim and are in need of advice you should contact your local Citizens Advice Bureau or other local welfare rights service.

FURTHER INFORMATION

- View our full range of factsheets online at: www.cpag.org.uk/scotland/factsheets
- CPAG publishes the *Welfare Benefits and Tax Credits Handbook*, a comprehensive guide to benefits and tax credit for claimants and advisers. Find out more at: www.cpag.org.uk/bookshop
- We run a wide range of training courses on benefits and tax credits for workers of different levels of experience. Find out more at: www.cpag.org.uk/scotland/training
- Follow us on Twitter [@CPAGScotland](https://twitter.com/CPAGScotland)

EARLY WARNING SYSTEM

The Early Warning System (EWS) was developed by CPAG in Scotland to collect and analyse case studies about how changes to the benefit system are affecting the wellbeing of children, their families and the communities and services that support them. The case studies are helping us develop an in-depth understanding of the impact of changes to the benefit system and to identify how policies and services in Scotland can continue to contribute to the delivery of better outcomes for children.

Find out more about EWS at: www.cpag.org.uk/scotland/early-warning-system

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