



THE COST OF THE SCHOOL DAY



FINANCIAL SUPPORT FOR FAMILIES IN MORAY

Some families with children at school are entitled to financial support. If you are on a low income you may be able to get some help, even if you haven't claimed before. Listed here is some information on Best Start Grants, Free School Meals, School Clothing Grants, Education Maintenance Allowance and the Scottish Welfare Fund, who can get these benefits and how to apply.

BEST START GRANT

What: The **Best Start Grant School Age Payment** is £250 to help with the costs of starting school. It is up to you what you spend it on, and you don't need to show receipts.

When: If you are responsible for a child born between 1 March 2015 and the 29 February 2016 (inclusive), you can claim from 1 June 2020 to 28 February 2021. You can apply before your child starts school.

Who: You can claim this payment if you are responsible for a school age child and you or your partner are entitled to:

- Universal credit. You must have been getting 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.
- Child Tax Credit or Working Tax Credit (any amount payable).
- Income Support.
- Income-based Jobseeker's Allowance.
- Income-related Employment and Support Allowance.
- Housing Benefit.
- Pension Credit.

OR

If you are either under 18 (regardless of income) or you are 18 or 19, and a dependant in someone else's benefit claim because you are still in school or college.

How: Apply online or download a claim form at www.mygov.scot/benefits or apply by calling 0800 182 2222 or request a claim form.

You can claim at any time within the 9 month application window (1 June 2020 to 28 February 2021.). If you are waiting for a universal credit decision, you should still claim the payment within this time and then contact Social Security Scotland when awarded.

If you have become responsible for a child, for instance as a kinship carer, you might qualify for a payment. This may be the case even if a payment has already been made to someone else – as long as you were not that person's partner when they received the grant, and the child is not living with that person.

Other Best Start Grants

If you have a child aged between 2 and 3½, you may also qualify for a **Best Start Grant Early Learning Payment**. If you are at least 24 weeks pregnant or within six months of giving birth, you may also qualify for a **Best Start Grant Pregnancy and Baby Payment**.

FREE SCHOOL MEALS

What: Pupils in primary schools are offered two-course meals. The current cost of a primary school meal is £2.30 per day. If you qualify for free school meals you can save **£437** per child per year.

Secondary schools operate self-service cafeterias so the cost varies according to what the individual pupil chooses from the menu. If you qualify for free school meals you will be given an allowance of £2.40 a day, saving **£456** per child per year.

When: All school children in Primary 1 to 3 are entitled to a free school meal so you don't need to apply.

From Primary 4 you must apply for free school meals. Applications are accepted before the end of Primary 3, from June onwards.

Who: Free school meals are available to pupils from Primary 4 onwards if their parents or carers receive:

- Income Support.
- Job Seekers Allowance – Income Based.
- Income Related Employment and Support Allowance.
- Universal Credit where the take home pay is less than £610 per month.
- Support under Part VI of the Immigration and Asylum Act 1999.
- Child Tax Credit ONLY with an income of less than £16,385.
- Child Tax Credit and Working Tax Credit with an income less than £7,330 (as assessed by HMRC).

How: Moray Council has made things easier for families to apply for school related entitlements. They have one form that assesses you for all the following benefits and entitlements: Housing Benefit, Council Tax Reduction, Free School Meals, School Clothing Grant and Education Maintenance Allowance.

You can apply via Moray Council website and complete the application form which can be found at www.moray.gov.uk/downloads/file112723.pdf.

If you don't have internet access you can contact Moray Council Benefits Service on **01343 563456**. Or you can visit any of the following offices below (opening may be affected by Covid-19).

- Council Office, High Street, Elgin, IV30 1BX.
- The Resource Centre, 26 Mid Street, Keith, AB55 5AH.
- 13 Cluny Square, Buckie, AB56 1AJ.
- Auchernack, High Street, Forres, IV36 1DX.

SCHOOL CLOTHING GRANT

What: The School Clothing Grant is a once yearly payment of **£100** towards the costs of essential school clothing.

When: From when your child starts school, up to the age of 16.

Who: You may be entitled to a School Clothing Grant if you receive:

- Income Support.
- Job Seekers Allowance – Income Based.
- Income Related Employment and Support Allowance.
- Universal Credit where the take home pay is less than £610 per month.
- Support under Part VI of the Immigration and Asylum Act 1999.
- Child Tax Credit ONLY with an income of less than £16,385.
- Child Tax Credit and Working Tax Credit with an income less than £7,330 (as assessed by HMRC).

How: Moray Council has made things easier for families to apply for school related entitlements. They have one form that assesses you for all the following benefits and entitlements: Housing Benefit, Council Tax Reduction, Free School Meals, School Clothing Grant and Education Maintenance Allowance.

You get an automatic award if you received a clothing grant in 2019/20 and you get Housing Benefit or Council Tax Reduction. However, you'll need to apply if your child is entering P1 or if you haven't made an application before.

The School Clothing Grant is paid by bank transfer.

You can apply via Moray Council website and complete the application form which can be found at www.moray.gov.uk/downloads/file112723.pdf.

If you don't have internet access you can contact Moray Council Benefits Service on **01343 563456**. Or you can visit any of the following offices below (opening may be affected by Covid-19).

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EDUCATION MAINTENANCE ALLOWANCE

What: An Education Maintenance Allowance (EMA) is a **weekly payment of £30** paid to the young person during term time, but not during breaks.

When: An Education Maintenance Allowance provides financial support for 16-19 year olds who stay on at school. You should apply as soon as you become eligible as payments may not be back dated.

If you were born between 1 March 2001 and 30 September 2004 you may be eligible for an EMA from August 2020. Applications will be accepted from 22 June 2020.

If you were born between 1 October 2004 and 28 February 2005 you may be eligible for an EMA from January 2021. Applications will be accepted from 1 October 2020

Who: A young person aged 16-19 who attends a Moray school or lives in the Moray area and is undertaking a programme of learning in community or voluntary setting or college course.

The young person qualifies if your household income is £24,421 or less (£26,884 if you have another child under 16 or under 25 in education).

The young person must also have a learning agreement, signed by the parent, young person and school/college.

How: if a parent or carer does not currently receive Free School Meals, School Clothing Grant, Housing Benefit or Council Tax Reduction then they will need to complete the following Moray Council Benefits Form found here

www.moray.gov.uk/downloads/file112723.pdf. The young person must also complete an EMA application form which can be accessed here www.moray.gov.uk/downloads/file132994.pdf or a form can be collected from their school. Your EMA application form should be posted to **The Revenues Section, Moray Council, High Street, Elgin, IV30 1BX**. You can also hand deliver your application form to the following offices (opening may be affected by Covid-19).

- Council Office, High Street, Elgin, IV30 1BX.
- The Resource Centre, 26 Mid Street, Keith, AB55 5AH.
- 13 Cluny Square, Buckie, AB56 1AJ.
- Auchernack, High Street, Forres, IV36 1DX.

If you have any queries about EMA you can email revenues@moray.gov.uk or call **01343 563456**.

EMA is paid on a fortnightly basis into your bank account.

If the young person is a student attending college full time they should contact the college directly for further information or to get an application form.

SCOTTISH WELFARE FUND

What: The Scottish Welfare Fund provides **crisis grants** for living expenses in the event of an emergency or disaster, and **community care grants** to enable and support independent living.

Crisis Grants can be awarded to meet expenses to avoid an immediate threat to the health or safety of you or your family:

- In the case of an emergency, applications can be made for short-term living expenses.
- In the case of a disaster, applications can be made for living expenses or household items.

Living expenses are essential items such as food, heating costs, nappies, toiletries, and travel costs in case of an emergency.

Community Care Grants can be awarded to help you in the following circumstances:

- Following a period in care and you aren't able to return home without some help.
- To prevent the need for you to go into care if you can't continue to live at home without some help.
- To help you set up or maintain a settled home, alongside other support to help to sustain your tenancy, after being homeless or living an unsettled way of life.
- To ease exceptional pressures, over and above that of living on a low income, that you and your family may experience.
- To help you care for a person released from prison or young offenders' unit on temporary release.

Applications can be made for essential items such as furniture, household equipment, travel costs, removal expenses, storage charges, connection charges for gas and electricity

When: The Scottish Welfare Fund is open all year round. While there is no limit on the number of Community Care Grants an individual can receive in any one year, Crisis Grants are normally limited to three in a rolling 12-month period.

Who: You may be eligible to receive a grant if you are aged 16 or over and on a low income.

How: You can access this fund through Moray Council, applications and guidance can be found on their website at www.moray.gov.uk/scottishwelfarefund or you can call **01343 563456** between 8.45am and 5pm, Monday to Friday. In the event of an emergency out-with office hours you can contact the council on **03457 565656**.

Other support

There are a number of a local Moray trusts and bursaries that can support families on low incomes with some costs associated with school. Information about the Banffshire Trust, Moray and Nairn Education Trust, Donald Manson Bequest and John Pringle Bequest can be found on Moray Council website www.moray.gov.uk/moray_standard/page_43903.html or by contacting education@moray.gov.uk or telephone **01343 563374**.

Who can help?

Many families don't get all the benefits they are entitled to. This may be because the rules are complex or because they have been wrongly refused. If you are on a low income you may be able to get some help even if you haven't claimed before or if you think you won't qualify.

If a member of your family has a disability or long term health condition, or is an unpaid carer for someone, you may be able to get some extra help – for example, parents of disabled children can get disability benefits without taking into account their income.

If you have a low income, or are affected by disability or ill health, it may be worth getting a benefit check from one of the organisations listed below. If you have been refused a benefit that you think you should get, the organisations below may be able to help to challenge a decision.

Money Advice Moray

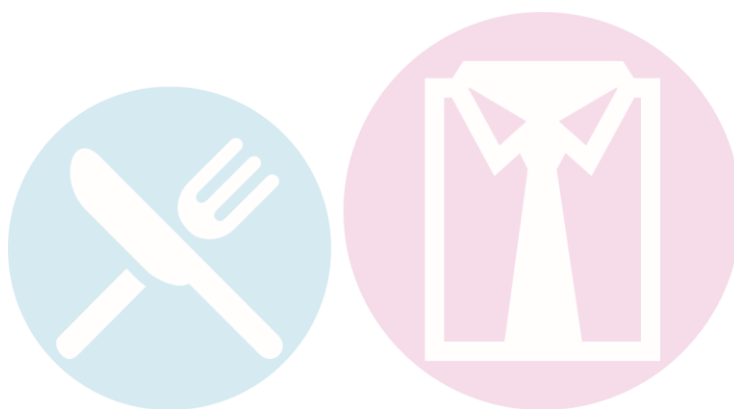
Money Advice Moray can help with claiming benefits, budgeting, and managing debt and benefit appeals:

Call: **0300 123 4563**

Citizens Advice Bureau

Moray CAB can give impartial and independent advice and assistance on a wide range of issues, including benefits, debt, housing, work related problems, consumer issues and more.

Call: **01343 550088**



Information correct as of August 2020. Please note that opening and availability of some local services named here may be affected by Covid-19.