

# Financial help in the early years

April 2016



welfare  
aware  
borders

# Financial help in the early years

This leaflet outlines what financial help may be available from pregnancy to school age, how tax credits can help you qualify and what other conditions you must meet.

There are two types of tax credit; child tax credit (CTC) and working tax credit (WTC). You claim them together and may get either or both.

Tax credits are gradually being replaced by universal credit. If you are already getting tax credits, you can continue to get them and will be able to renew your claim until you are transferred onto universal credit.

The process of transferring most people from tax credits to universal credit is planned to be completed by the end of 2017.

**This leaflet focuses on families with children, but other people can also qualify for some types of help.**

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

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| <b>From 10 weeks pregnant to child's 4th birthday</b>                               | <p><b>Healthy Start scheme</b> - vouchers for milk, fruit and vegetables, worth £3.10 a week.<br/>Children under one year old can get two £3.10 vouchers (£6.20) per week.</p> <p>Free vitamin supplements for women during pregnancy and baby's first year, and for children from six months.</p> | <p>Pregnant women under the age of 18 (regardless of income); or Pregnant, or responsible for a child under four and receiving a qualifying benefit:</p> <ul style="list-style-type: none"> <li>• income support</li> <li>• income-based jobseeker's allowance</li> <li>• income-related employment and support allowance</li> <li>• CTC (but not WTC), with an annual income for tax credits purposes of £16,190 or less.</li> <li>• universal credit (discretionary - if monthly earnings are less than £500)</li> </ul> | <p>0845 607 6823<br/>www.healthystart.nhs.uk</p>   |
| <b>During pregnancy and baby's first year</b>                                       | <b>Free dental treatment</b>   | <p>Pregnant women and new mothers within one year of the birth. See also 'Health Benefits' on page 6 for eligibility at other times.</p>   | <p>Ask your dentist or phone 0800 22 44 88.</p>  |
| <b>From 11 weeks before Expected Week of Childbirth (EWC). Payable for 39 weeks</b> | <b>Statutory maternity pay (SMP)</b> - some employers may provide more maternity pay under the terms of your contract.   | <p>Employed women who have:</p> <ul style="list-style-type: none"> <li>• been continuously employed with the same employer for at least 26 weeks, ending with the 15th week before the EWC.</li> <li>• average gross weekly earnings of at least £112 a week (2016/17 rate) in a specified period.</li> </ul>  | <p>Tell your employer and provide MATB1 certificate.</p> <p>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.<br/>www.gov.uk/maternity-pay-leave</p> |
|   | <b>Maternity allowance (MA)</b> - can be topped up by income-related employment and support allowance (ESA) or by income support.  | <p>Women who do not qualify for SMP but have:</p> <ul style="list-style-type: none"> <li>• been an employed earner 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</li> <li>• had continuous average weekly earnings of at least £30 a week in any 13 weeks in the 66 week period.</li> <li>• or have been helping out unpaid in their spouse or civil partner's business for at least 26 weeks in the 66 weeks before the EWC.</li> </ul>           | <p>Claim on form MA1.<br/>Jobcentre Plus<br/>Tel: 0800 055 6688<br/>Textphone: 0800 023 4888<br/>www.gov.uk/maternity-allowance</p>  |
| <b>From 11 weeks before EWC to three months after the birth</b>                     | <b>Sure Start Maternity Grant</b> - help with the costs of pregnancy or a new baby. It is £500 usually only payable for a baby who is the only member of your family under 16. There are exceptions to this rule for multiple births, and if a member of your family has a baby.                   | <p>Receiving a qualifying benefit:</p> <ul style="list-style-type: none"> <li>• CTC above the family element</li> <li>• WTC which includes the disability or severe disability element</li> <li>• income support</li> <li>• income-based jobseeker's allowance</li> <li>• income-related employment and support allowance</li> <li>• universal credit.</li> </ul>  | <p>Form SF100 from Jobcentre Plus or www.gov.uk/sure-start-maternity-grant<br/>A health professional must also sign the form. Claim in time even if waiting for tax credit decision, then reclaim when awarded.</p>  |

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| From 11 weeks before EWC to 15 weeks after the birth        | Income Support   | Women with little or no other income, not working 16 hours or more a week, and partner must not be working 24 hours or more a week. Can qualify earlier if incapable of work due to pregnancy.<br><br>Lone parents continue to qualify until child reaches five.   | Contact Jobcentre Plus<br>0800 055 6688<br>Textphone: 0800 023 4888<br><br>Claim form <a href="http://www.gov.uk/income-support">www.gov.uk/income-support</a><br><br>For a couple, the partner would usually have to claim jobseeker's allowance after the 15 week period. |
| From six weeks before EWC to two weeks after the birth      | Employment and support allowance (ESA)   | Women with sufficient NI contributions, or with little or no other income, not working 16 hours or more a week.  | Can also qualify at other times due to illness or if risk to self or baby, or if entitled to Maternity Allowance.   |
| From birth – claim within 31 days                           | Child tax credit (CTC)   | Families with children, whether in or out of work, depending on income. The claimant does not have to have paid NI contributions or be a taxpayer.   | Claim on form TC600<br><br>Tax Credits Helpline<br>0345 300 3900<br><br>Textphone<br>0345 300 3909<br><a href="http://www.hmrc.gov.uk/taxcredits">www.hmrc.gov.uk/taxcredits</a>  |
|   | Working tax credit (WTC)   | Lone parents can qualify if were working at least 16 hours a week immediately before going on maternity leave, and are still treated as in work during maternity leave of 39 weeks.<br><br>Couples with a child can qualify if working at least 24 hours a week between them, with one working at least 16 hours a week. You are still treated as in work for up to 39 weeks during maternity/paternity/shared parents/adoption leave. | Claim on form TC600<br><br>Tax Credits Helpline<br>0345 300 3900<br><br>Textphone<br>0345 300 3909<br><a href="http://www.hmrc.gov.uk/taxcredits">www.hmrc.gov.uk/taxcredits</a>  |
| From birth – claim within three months                      | Child benefit  | Nearly all families with children can qualify, except for some due to immigration status.<br><br>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.  | Claim form CH2 can be downloaded from <a href="http://www.hmrc.gov.uk/childbenefit">www.hmrc.gov.uk/childbenefit</a><br><br>Child Benefit Helpline<br>0300 200 3100<br><br>Textphone<br>0300 200 3103   |
| From birth – payable for two weeks within first eight weeks | Statutory paternity pay (SPP) for fathers/partners<br>- payment by the employer to the father of a baby, or to the mother's partner. | Working fathers or the mother's partner who: <ul style="list-style-type: none"> <li>• 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</li> <li>• have average gross weekly earnings of at least £112 a week (2016/17 rate) in a specified period.</li> <li>• are caring for the baby or supporting the baby's mother.</li> </ul>      | Complete Form SC3 and give to your employer 15 weeks before your baby is expected.<br><br>If there is a dispute contact Statutory Payments Disputes Team<br>0300 0560 630<br><a href="http://www.gov.uk/paternity-pay-leave">www.gov.uk/paternity-pay-leave</a>             |

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| <p><b>From at least 2 weeks after the birth (4 weeks if mother works in a factory)</b></p> | <p><b>Statutory shared parental pay</b></p> <p>Payment by employer - mother and partner can agree to share leave and pay for baby.</p>  | <p>Mothers and working fathers, or the mother's partner and:</p> <ul style="list-style-type: none"> <li>the baby's mother has been entitled to SMP or maternity allowance, but has given it up to opt for shared parental pay.</li> <li>the father or partner meets the conditions for paternity pay.</li> <li>the mother and father or partner must still be employed by the same employer during the shared parental pay period.</li> </ul> <p>Shared parental pay allows leave to be shared in blocks, or taken at the same time.</p> | <p>Ask employer at least eight weeks before you want your leave to start.</p> <p>If there is a dispute contact Statutory Payments Disputes Team<br/>0300 0560 630</p> <p><a href="http://www.gov.uk/shared-parental-leave-and-pay">www.gov.uk/shared-parental-leave-and-pay</a></p>                      |
| <p><b>Going back to work</b></p>   | <p><b>Childcare element of WTC</b> - help with up to 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>Working parents, depending on income. Lone parents qualify if working at least 16 hours a week. Couples have to both be 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<br/>0345 300 3900<br/>Textphone<br/>0345 300 3909</p> <p><a href="http://www.hmrc.gov.uk/taxcredits">www.hmrc.gov.uk/taxcredits</a></p>   |
|  | <p><b>Childcare vouchers from employer</b></p>  | <p>Some employers offer childcare vouchers instead of cash pay as a salary sacrifice. Some employees may be worse off accepting vouchers instead of the childcare element of WTC. If offered the choice of pay or vouchers, employees can use the childcare calculator on <a href="http://www.hmrc.gov.uk/calcs/ccin.htm">www.hmrc.gov.uk/calcs/ccin.htm</a></p>   | <p>Ask your employer.</p>  |
| <p><b>From birth to Primary 1</b></p>  | <p><b>Bookbug</b> - free books at four stages:</p> <ul style="list-style-type: none"> <li>baby bag</li> <li>toddler bag</li> <li>pirate bag for three year olds</li> <li>pack for Primary 1 children</li> </ul> | <p>All children, regardless of income.</p> <p>Scotland-wide scheme providing free books with no means-test.</p>  | <p>Scottish Book Trust<br/>0131 524 0160<br/><a href="http://www.scottishbooktrust.com">www.scottishbooktrust.com</a></p> <p>Bookbags given out by:</p> <ul style="list-style-type: none"> <li>health visitors</li> <li>libraries</li> <li>nurseries</li> <li>schools during the autumn term.</li> </ul> |
| <p><b>From birth, one year and three years'</b></p>  | <p><b>Play@home</b><br/>Free activity books for parents</p>   | <p>All children regardless of income.</p> <p>Scotland-wide scheme providing free books with no means-test.</p>   | <p>Health visitors gift the first two books and nurseries gift the third book.</p> <p>Activity sheets also available in Polish.</p> <p><a href="http://www.healthscotland.com">www.healthscotland.com</a>.</p>   |

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| <b>From start of term after 2nd birthday</b>   | For the 2015/16 year<br><b>Free early education and childcare place</b> - up to 600 hours a year.  | Children who have a parent or carer getting: <ul style="list-style-type: none"> <li>• income support</li> <li>• jobseekers allowance (income based)</li> <li>• employment and support allowance (income related)</li> <li>• incapacity benefit or severe disablement allowance</li> <li>• pension credit guarantee</li> <li>• universal credit</li> <li>• CTC but not WTC and your income is less than £16,105.</li> <li>• both maximum CTC and maximum WTC and your income is under £6420.</li> <li>• support under Part VI of the Immigration and Asylum Act 1999.</li> </ul> Children who meet the criteria below will be eligible from the date of their second birthday <ul style="list-style-type: none"> <li>• Looked after</li> <li>• Under a kinship care order</li> <li>• With a Parent Appointed Guardian</li> </ul> | Scottish Borders Council<br>Early Years Team earlyyearsteam@scotborders.gcsx.gov.uk<br>www.scottishfamilies.gov.uk  |
| <b>From start of term after 3rd birthday</b>   | <b>Free Early Education and Childcare place</b> up to 600 hours a year   | All three and four year old children.   | Scottish Borders Council<br>Early Years Team earlyyearsteam@scotborders.gcsx.gov.uk<br>www.scottishfamilies.gov.uk  |
| <b>Starting school</b>   | <b>Free school lunches</b> - access to free school lunches for children.<br><b>School clothing grants</b> - also available under similar criteria, although this can vary between local authorities. | All P1 - P3 children are currently provided a free school lunch<br>Other pupils may qualify, if family getting CTC (but not WTC) with an annual income for tax credits purposes of £16,105 or less or CTC and WTC, with an annual income of £6,420 or less, or during the four week run-on after stopping work.<br>Also if person responsible for the child is getting: <ul style="list-style-type: none"> <li>• income support</li> <li>• jobseeker's allowance (income based)</li> <li>• employment and support allowance (income related)</li> <li>• universal credit</li> </ul>   | Forms available from your local school or Scottish Borders Council Customer Services<br>0300 100 1800<br>www.scotborders.gov.uk   |
| <b>Other financial help for families with children up to age 16, or in some cases 19 and in full-time non-advanced education</b> | <b>Home Energy Efficiency Programme</b> - help with insulation, draught-proofing, and energy advice.   | Families with a child aged under 16 may qualify for help with central heating.<br><br>There are various schemes available to those on means-tested benefits.  | Energy Saving Trust<br>0808 808 2282<br>www.energysavingtrust.org.uk/scotland<br>Scottish Borders Council<br>Home Energy Advisor<br>01896 661 392   |
|  | <b>Cold Weather Payment</b> - a payment of £25 for each week the temperature has dropped below 0 degrees Celsius for 7 consecutive days.   | If you have a child who is disabled or a child under 5 and receive one of the following benefits: <ul style="list-style-type: none"> <li>• income support;</li> <li>• income based jobseeker's allowance;</li> <li>• income-related employment and support allowance;</li> <li>• universal credit</li> </ul>  | www.gov.uk/cold-weather-payment/overview  |
|  | <b>Child Maintenance Options</b> - free impartial information and support.   | Separated parents who need help to make decisions about their child maintenance options.  | 0800 988 0988<br>www.cmoptions.org<br>www.gov.uk/child-maintenance/how-to-apply   |
|  | <b>Health benefits</b> - help with dental treatment, glasses, fares to hospital for treatment, wigs and fabric supports.   | Receiving a qualifying benefit: <ul style="list-style-type: none"> <li>• CTC, or CTC and WTC, and your annual income for tax credits purposes is £15,276 or less, or</li> <li>• income support</li> <li>• income-based jobseeker's allowance</li> <li>• income-related employment and support allowance.</li> <li>• universal credit (and monthly earnings of £935 or less if you have children)</li> </ul>   | If you are entitled via tax credits, the Tax Credits Office will automatically send your details to the NHS, who will send you a credit-card style NHS Tax Credits Exemption Certificate.<br>NHS Inform<br>0800 22 44 88<br>See also NHS Scotland leaflet HCS2. |

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| <b>Help in other circumstances</b> | <b>Disability Living Allowance (DLA) for a disabled child</b>  | Children with care needs can qualify from three months old (or earlier if terminally ill). Children with mobility needs can qualify from three years old.<br><br>Receipt of DLA also means additional child tax credit.  | Claim form DLA 1A (Child) <a href="http://www.gov.uk/disability-living-allowance-children">www.gov.uk/disability-living-allowance-children</a><br><br>See also CPAG's leaflet 'Benefits for disabled children and their families – a checklist'.<br><a href="http://www.cpag.org.uk/scotland">www.cpag.org.uk/scotland</a> |
|                                    | <b>Funeral payment</b> – a grant to help with the costs of a funeral when a partner, child, relative or close friend has died. | CTC above the family element, or WTC which includes the which includes the disabled worker element or severe disability element, or other means-tested benefits or universal credit.<br><br>Claim from date of death up to three months after funeral.   | Form SF200 from Jobcentre or <a href="http://www.gov.uk">www.gov.uk</a><br><br>Bereavement Service helpline: 0345 606 0265<br>Textphone: 0345 606 0285   |
|                                    | <b>Scottish Welfare Fund grants</b>  | People usually in receipt of qualifying benefits. A Community Care Grant can be paid to families under exceptional pressure. A Crisis Grant can be paid to help with day to day living costs and provide a safety net in an emergency or when there is an immediate threat to health or safety.  | Scottish Borders Council<br>0300 100 1800<br><a href="http://www.scotborders.gov.uk/benefits">www.scotborders.gov.uk/benefits</a>  |
|                                    | <b>Housing Benefit</b>   | People liable for rent, depending on income. Can be paid whether in or out of work.  | Scottish Borders Council<br>0300 100 1800<br><a href="http://www.scotborders.gov.uk/benefits">www.scotborders.gov.uk/benefits</a>  |
|                                    | <b>Discretionary Housing Payment</b>   | People receiving housing benefit but not enough to cover rent in full. Guidance says families with school-age children may be a priority.  | Scottish Borders Council<br>0300 100 1800<br><a href="http://www.scotborders.gov.uk/benefits">www.scotborders.gov.uk/benefits</a>  |
|                                    | <b>Council Tax Reduction</b>   | People liable for council tax, depending on income. Can be paid whether in or out of work.   | Scottish Borders Council<br>0300 100 1800<br><a href="http://www.scotborders.gov.uk/benefits">www.scotborders.gov.uk/benefits</a>  |
|                                    | <b>Kinship Care Allowance</b>  | 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 effect entitlement to child benefit and child tax credit.   | Scottish Borders Council Intergrated Children's Services Resource team<br>01896 662779<br><br>See also CPAG in Scotland's leaflet, Kinship care benefits - the essentials'<br><a href="http://www.cpag.org.uk/scotland">www.cpag.org.uk/scotland</a>   |
|                                    | <b>Universal Credit</b>  | People living in an area where Universal Credit has been introduced, and meet 'gateway' conditions. Claims are initially taken from single jobseekers without children, but stay on it if circumstances change.<br><br>Universal Credit includes amounts for adults, children and housing costs. It can be paid whether in or out of work. | Universal Credit helpline 0345 600 0723<br>Textphone: 0345 600 0743<br><a href="http://www.gov.uk/universal-credit">www.gov.uk/universal-credit</a><br><br>Universal credit can include a payment for 85% of childcare costs, for any hours worked.  |

# Find out more

## Scottish Borders Council

CUSTOMER SERVICES  
0300 100 1800  
[www.scotborders.gov.uk](http://www.scotborders.gov.uk)

## Welfare Benefits Service

01896 661 394  
[wbs@scotborders.gcsx.gov.uk](mailto:wbs@scotborders.gcsx.gov.uk)

## Homelessness Services

01896 661 385  
[homelessnessservices@scotborders.gcsx.gov.uk](mailto:homelessnessservices@scotborders.gcsx.gov.uk)

## Early Years Team

[earlyyearsteam@scotborders.gcsx.gov.uk](mailto:earlyyearsteam@scotborders.gcsx.gov.uk)

## Citizens Advice Bureau

[www.cas.org.uk](http://www.cas.org.uk)

GALASHIELS | 01896 753889  
DUNS | 01361 883340  
EYEMOUTH | 01890 750500  
HAWICK | 01450 374266  
KELSO | 01573 223516  
PEEBLES | 01721 721722

## Scottish Borders Housing Association

01750 724444  
[www.sbha.org.uk](http://www.sbha.org.uk)

**CHILD  
POVERTY  
ACTION  
GROUP**  
in SCOTLAND

This briefing sheet has been adapted from the leaflet 'Financial help in the early years', produced by Child Poverty Action Group in Scotland to provide guidance on the benefits system for anyone working with families.

More information available at:

[www.cpag.org.uk](http://www.cpag.org.uk)

You can get this document on audio CD, in large print, and various other formats by contacting us at the addresses above. In addition, contact the addresses above for information on language translations, additional copies, or to arrange for an officer to meet with you to explain any areas of the publication that you would like clarified.

## Berwickshire Housing Association

01361 884 000  
[www.bhagroup.org.uk](http://www.bhagroup.org.uk)

## Waverley Housing Association

01450 364200  
[www.waverley-housing.co.uk](http://www.waverley-housing.co.uk)

## Eildon Housing Association

03000 200 217  
[www.eildon.org.uk](http://www.eildon.org.uk)

## Child Poverty Action Group in Scotland

0141 552 0552 advice line for advisers only on benefits and tax credits  
Monday to Thursday | 10.00am to 4.00pm  
Friday | 10.00am to 12 noon  
email: [advice@cpagscotland.org.uk](mailto:advice@cpagscotland.org.uk)  
[www.cpag.org.uk/scotland/taxcredits](http://www.cpag.org.uk/scotland/taxcredits)

## HM Revenue and Customs

TAX CREDIT HELPLINE  
0345 300 3900  
Textphone 0345 300 3909  
[www.hmrc.gov.uk](http://www.hmrc.gov.uk)