

Myth Busters

Housing benefit isn't just for people renting from a council. It's also available if you rent from a private landlord

Benefits and tax credits are not just for the unemployed. Some are also available to people who are working to ensure they have enough money to look after their families.

Other Sources of Support

DayCare Trust

Daycare Trust have a website all about support with paying for childcare at www.payingforchildcare.org.uk - this includes factsheets and an online tax credit checker.

Money Made Clear

A service that gives impartial, sales free information to help with money matters. To speak to an advisor, call the helpline on 0300 500 5000 or go online at www.moneymadeclear.fsa.gov.uk

Citizens Advice Bureau

You can visit the Citizens Advice Bureau online advice guide at www.adviceguide.org.uk for information on benefits, tax, employment and money management

Directgov

Directgov has a lot of useful information about money and benefits, including an online benefits checker that can show you what you may be entitled to. <https://www.dwpe-services.direct.gov.uk/en/benefitsadviser>

Contact Us

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We all know that being a parent can be expensive. Financial worries cause many problems for parents and many families are not claiming the benefits and tax credits to which they are entitled.

This leaflet is designed to help you see the range of benefits available that you may be able to claim. Contact details are listed, but if you have any questions or queries please contact us using the details on the back of this leaflet.



As well as those listed inside the leaflet you might be able to access the following support:

Healthy Start Vouchers

With Healthy Start Vouchers you can get free vouchers each week which you swap for milk, fresh fruit, fresh vegetables and infant formula milk. You can also get free vitamins. You may be eligible for the scheme if you are pregnant or have a child under the age of 4 and are in receipt of certain benefits or if you are pregnant and under the age of 18. To find out if you qualify, call Healthy Start on **0207 840 3350** or visit www.healthystart.nhs.uk

Free School Meals & Milk

School-age children of families claiming benefits may be entitled to free school meals. If your child is entitled to free school meals they may also be able to access free milk. Please pick up a form from your child's school or call Pupil and Support services on **01902 551462/554128** for a form.

If your child is under 5 and in a registered day care setting, they should be able to access free milk. Speak to your provider for more information.

Early Years Education Entitlement.

All three and four year olds are entitled to free-part time early education from the term after their 3rd birthday, until the term in which they turn 5. To qualify for the autumn, spring, or summer term a child must be 3 before 1st September, 1st January or 1st April respectively. Contact Wolverhampton FIS for more information on **01902 574242**.

Childcare Vouchers

Childcare Vouchers are a way of paying for certain types of Childcare. If your employer provides you with childcare vouchers, you will not have to pay Income Tax or National Insurance Contributions (NIC) on the first £55 per week (this is if you are a basic rate tax payer - if you pay high or additional rate, the amount that is exempt will be lower). This may affect the amount of tax credits you can get and also may affect your pension. For further details, speak to your employer to see if they offer a voucher scheme.

Due to the change in Government – many benefits are currently being reviewed. The information in this leaflet is provided as a guide only to possible entitlement. For further information on any of these please call us on 01902 574242.

Are you or your partner	What is the help called	Which people get this help	How much could you get	Did you know?	How do you get more information – www.direct.gov.uk
Pregnant or have you recently had a baby	Statutory Maternity Pay	Expectant and new mums who have been employed by their current employer continuously for at least 26 weeks.	90% of your earnings for six weeks then 33 weeks at up to £128.73 a week.	Some employers offer more	Speak to your employer
	Maternity Allowance	Expectant and new mums who work but are not eligible for Statutory Maternity Pay	Standard rate is £128.73 a week	Self-employed people may also be entitled	Speak to Jobcentre Plus on 0800 055 6688 or visit www.jobcentreplus.gov.uk
	Sure Start Maternity Grant	Expectant or new mums on a low income. This can only be claimed if the baby you are claiming for is the only child under 16 in the family	Lump sum of £500	You can apply anytime between your 29 th week of pregnancy and 3 months after the birth	
Responsible for at least one child	Child Benefit	Anyone responsible for a child	£20.30 a week for first child plus £13.40 a week for other children	This is over £1000 a year for 1 child	Speak to HMRC on 0845 302 1444
	Child Tax Credits	People with children and a low income	You get more if you have a lower income, if your child is under one year of age or if you have more than one child.	If your income is over £40,000 - your family element will be reduced.	Speak to HMRC on 0845 300 3900
A Parent of at least one dependant child and you want to study	Childcare Grant	If you live in England or Wales and are studying full time at university level. Have dependant children under 15 (or 17 if they have special needs)	You can get help with up to 85% of registered or approved childcare costs	This won't affect other benefits	Speak to Student Finance England on 0845 300 5090
	Parents' Learning Allowance	If you live in England or Wales and are studying full time at university level and have a low income	You may be entitled to financial assistance with study materials and travel	This doesn't have to be paid back	
	Care to Learn	If you live in England and are under 20 and want to study below university level	You may be entitled to help with childcare and additional costs of travelling to your childcare provider	The money for childcare is paid directly to your childcare provider and the money for additional travel to your childcare is paid through your learning provider.	Speak to the Learner Support Service on 0800 121 8989
On a low income and have savings of £16,000 or less	Housing Benefit	People who pay rent where they live	What you get depends on the size on your family, the rent you pay, rents in the area you live, as well as much how much you earn	Child Benefit is no longer counted as income when working out how much Housing Benefit (or Council Tax Benefits) you can get	Speak to the local Council – telephone 01902 556556
	Council Tax Benefit	People who pay Council tax and have a low income	What you get depends on the size on your family, the Council Tax you pay, as well as how much you earn.	Council Tax Benefit will not affect other benefits you get	
Working	Working tax credits (including the Childcare Element)	If you work, but earn low wages you may qualify for Working Tax Credit	You may get more money, if you pay for childcare, are disabled or are 50 and over and returning to work after coming off of certain benefits	You can get help with up to 70% of your childcare costs – subject to a maximum limit in the amount of childcare costs you can claim each week	Speak to HMRC on 0845 300 3900
A student	Discretionary Support Funds (Previously known as Learner Support Fund)	Students age 16-19, who are claiming or have parents claiming certain benefits.	It will vary, depending on circumstances. It is paid each term and reviewed annually	The money is for educational expenses, such as books and equipment, travel costs and childcare costs.	Student Services at Wolverhampton College. Penny Maitland or Helen Wheeler - 01902 821146 or contact the sixth form or college you are attending
A Parent of a child with a disability	Aiming High - Short Breaks for Disabled Children	Parents with a child who is in receipt of Disability Living Allowance	Local Authority and NHS provide funded short breaks to enable disabled children to spend time away from their primary carer	A short break may be for a few hours, an evening or be an overnight or weekend stay	Short Breaks Team - 01902 557936