

Financial help in the early years

January 2015

Financial help in the early years is one of a series of Child Poverty Action Group in Scotland leaflets giving guidance to advisers and those working with families in Scotland about aspects of the benefits system of particular concern. Child Poverty Action Group promotes action for the prevention and relief of poverty among children and families with children.

Introduction

Growing up in poverty damages children's health, development, education and lifetime opportunities. People working in early years and childcare are in a key position of everyday contact with families to pass on information to help maximise their incomes and make sure they do not miss out on vital support

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.

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

When?	What?	Who qualifies?	More information
<p>From 10 weeks pregnant to child's 4th birthday</p> 	<p>Healthy Start scheme Vouchers for milk, fruit and vegetables, worth £3.10 a 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 4 and receiving a qualifying benefit:</p> <ul style="list-style-type: none"> • income support • income-based jobseeker's allowance • income-related employment and support allowance • CTC (but not WTC), with an annual income for tax credits purposes of £16,190 or less 	<p>www.healthystart.nhs.uk</p> <p>0845 607 6823</p> <p>Children under the age of one can get two £3.10 vouchers (£6.20) a week.</p> <p>Some regional health boards in Scotland have made Healthy Start vitamins freely available to all pregnant women.</p>
<p>During pregnancy & baby's first year</p>	<p>Free dental treatment</p>	<p>Pregnant women, and new mothers within one year of the birth.</p> <p>See also 'Health benefits' below for eligibility at other times.</p>	<p>Ask your dentist or phone 0800 22 44 88.</p> <p>Dental treatment is free for children under 18.</p>
	<p>NHS Minor Ailment Service – free medicines on advice of local pharmacy</p>	<p>Pregnant women, new mothers within one year of the birth and for children up to 16, or under 19 in full-time education - free medicines for common illnesses without prescription from GP.</p>	<p>Ask your local pharmacy www.communitypharmacyscotland.org.uk/</p> <p>Prescriptions are free in Scotland.</p>
<p>From 11 weeks before expected week of childbirth (EWC) – payable for 39 weeks</p>	<p>Statutory maternity pay (SMP)</p> <p>Some employers may provide more maternity pay under the terms of your contract</p>	<p>Employed women who have:</p> <ul style="list-style-type: none"> • been continuously employed with the same employer for at least 26 weeks, ending with the 15th week before the EWC. • average gross weekly earnings of at least £111 a week (2014/15 rate) in a specified period. 	<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.</p> <p>www.gov.uk/maternity-pay-leave</p>
	<p>Maternity allowance (MA)</p> <p>MA can be topped up by income-related employment and support allowance (ESA).</p>	<p>Women who do not qualify for SMP but have:</p> <ul style="list-style-type: none"> • 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 • had average weekly earnings of at least £30 a week in any 13 weeks in the 66 week period; • or have been helping out unpaid in their spouse or civil partner's business for at least 26 weeks in the 66 weeks before EWC. 	<p>Claim on form MA1</p> <p>www.gov.uk/maternity-allowance</p> <p>Jobcentre Plus Telephone: 0800 055 6688 Textphone: 0800 023 4888</p>

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<p>From 11 weeks before EWC to 3 months after the birth</p>	<p>Sure Start maternity grant help with the costs of pregnancy or a new baby.</p> <p>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>	<p>Receiving a qualifying benefit:</p> <ul style="list-style-type: none"> • CTC above the family element • WTC which includes the disability or severe disability element • income support • income-based jobseeker's allowance • income-related employment and support allowance • universal credit 	<p>Form SF100 from Jobcentre or www.gov.uk/sure-start-maternity-grant</p> <p>A health professional must also sign the form.</p> <p>Claim in time even if waiting for tax credit decision, then reclaim when awarded.</p>
<p>From 11 weeks before EWC to 15 weeks after the birth</p>	<p>Income support</p>	<p>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.</p> <p>Lone parents may continue to qualify until child reaches 5.</p>	<p>Contact Jobcentre Plus Telephone: 0800 055 6688 Textphone: 0800 023 4888</p> <p>Claim form www.gov.uk</p> <p>For a couple, the partner would usually have to claim jobseeker's allowance after the 15 week period.</p>
<p>From 6 weeks before EWC to 2 weeks after the birth</p>	<p>Employment and support allowance (ESA)</p>	<p>Women with sufficient NI contributions, or with little or no other income, not working 16 hours or more a week.</p>	<p>Can also qualify at other times due to illness or if risk to self or baby, or if entitled to maternity allowance.</p>
<p>From birth</p> <p>Claim within 31 days</p>	<p>Child tax credit (CTC)</p>	<p>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.</p>	<p>Claim on form TC600</p> <p>Tax Credits Helpline 0345 300 3900</p> <p>Textphone 0345 300 3909</p> <p>www.hmrc.gov.uk/taxcredits</p> <p>You are still treated as in work for up to 39 weeks during maternity leave and paternity leave.</p>
	<p>Working tax credit (WTC)</p>	<p>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 for up to 39 weeks.</p> <p>Couples with a child can qualify if working at least 24 hours a week between them, and one works at least 16 hours a week.</p>	

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<p>From birth</p> <p>Claim within 3 months</p>	<p>Child benefit</p>	<p>Nearly all families with children can qualify, except for some due to immigration status.</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.</p>	<p>Claim form CH2 can be downloaded from www.hmrc.gov.uk/childbenefit</p> <p>Child Benefit Helpline 0300 200 3100</p> <p>Textphone 0300 200 3103</p>
<p>From birth – payable for 2 weeks within first 8 weeks</p>	<p>Statutory paternity pay (SPP) for fathers/partners</p> <p>Payment by the employer to the father of a baby, or to the mother's partner.</p>	<p>Working fathers or the mother's partner who:</p> <ul style="list-style-type: none"> • 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; • have average gross weekly earnings of at least £111 a week (2014/15 rate), in a specified period; • are caring for the baby or supporting the baby's mother; 	<p>Ask employer at least 28 days before you want your leave to start if possible</p> <p>If there is a dispute contact Statutory Payments Disputes Team on 0191 225 5221</p> <p>www.gov.uk/paternity-pay-leave</p>
<p>From 20th week after the birth if mother has returned to work</p>	<p>Additional paternity pay for fathers/partners</p>	<p>Working fathers, or the mother's partner as above and:</p> <ul style="list-style-type: none"> • the baby's mother has been entitled to SMP or maternity allowance usually for at least 20 weeks, but this has stopped because she has returned to work; • the father or partner must have been continuously employed by the same employer until the week before the additional SPP period begins. <p>Additional SPP may be paid until the end of the woman's SMP period, but may start earlier if the mother has died.</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 on 0191 225 5221</p> <p>www.gov.uk/paternity-pay-leave</p>

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Going back to work	Childcare element of WTC 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.	Working parents, depending on income. Lone parents qualify if working at least 16 hours a week. Couples have to be both working at least 16 hours, unless one is disabled, a carer, in hospital or prison.	Notify the Tax Credits Office if you start paying for registered childcare Tax Credits Helpline 0345 300 3900 Textphone 0345 300 3909 www.hmrc.gov.uk/taxcredits
	Childcare vouchers from employer	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.	Ask your employer If offered the choice of pay or vouchers, employees can use the childcare calculator on www.hmrc.gov.uk/calcs/ccin.htm
From 6 weeks to Primary 1 	Bookbug – free books at four stages <ul style="list-style-type: none"> • baby bag • toddler bag • pirate bag for 3 year olds • pack for Primary 1 children 	All children, regardless of income. Scotland-wide scheme providing free books with no means-test.	Scottish Book Trust 0131 524 0160 www.scottishbooktrust.com Bookbags given out by: <ul style="list-style-type: none"> • Health Visitors • libraries • nurseries • schools during the autumn term
From start of term after 2nd birthday	Free early education and childcare place – 600 hours a year (around 16 hours a week during term-time).	Children who have a parent or carer getting : <ul style="list-style-type: none"> • income support • income based jobseekers allowance • income related employment and support allowance • incapacity benefit or severe disablement allowance • pension credit Children who are looked after, under a kinship care order or with a Parent Appointed Guardian are eligible from their second birthday.	Contact your local authority childcare information service or www.scottishchildcare.gov.uk

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From start of term after 3 rd birthday	Free early education and childcare place – 600 hours a year (around 16 hours a week during term-time).	All three and four-year-olds whose parents want one.	Contact your local authority childcare information service or www.scottishchildcare.gov.uk
Starting school	Free school lunches Access to free school lunches for children School clothing grants are also available under similar criteria, although this can vary between local authorities	All P1-3 pupils are entitled to free school meals from January 2015 – no need to apply. For other pupils, family getting CTC (but not WTC), with an annual income for tax credits purposes of £16,010 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 Also if person responsible for the child is getting: <ul style="list-style-type: none"> • income support • income-based jobseeker's allowance • income-related employment & support allowance • universal credit 	Forms available from your local authority.
Other financial help for families with children – up to age 16, or in some cases 19 and in full-time non-advanced education	Energy assistance scheme Help with insulation, draught-proofing, and energy advice.	Families with a child aged under 16 may qualify for the enhanced package which can include help with central heating. CTC above the family element	Phone Energy Saving Trust on 0808 808 2282 For more information, go to www.energysavingtrust.org.uk/scotland
	Child Maintenance Options – free impartial information and support	Separated parents who need help to make decisions about their child maintenance arrangements.	Telephone: 0800 988 0988 www.cmoptions.org/ www.gov.uk/child-maintenance/how-to-apply
	Health benefits Help with dental treatment, glasses, fares to hospital for treatment, wigs and fabric supports	Receiving a qualifying benefit: <ul style="list-style-type: none"> • CTC, or CTC and WTC, and your annual income for tax credits purposes is £15,276 or less, or • income support • income-based jobseeker's allowance • income-related employment and support allowance 	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. NHS Helpline: 0845 850 1166 See also NHS Scotland leaflet HCS2

When?	What?	Who qualifies?	More information
Help in other circumstances	Disability living allowance (DLA) for a disabled child.	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. Receipt of DLA also means additional child tax credit.	Claim form DLA 1A (Child) online at www.gov.uk/disability-living-allowance-children See also CPAG's leaflet ' <i>Benefits for disabled children and their families – a checklist</i> '.
	Funeral payment 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 disability or severe disability element, or other means-tested benefits or universal credit. Claim from date of death up to 3 months after funeral.	Form SF200 from Jobcentre or www.gov.uk Bereavement Service helpline: Telephone: 0845 606 0265 Textphone: 0845 606 0285
	Scottish Welfare Fund grants	People usually in receipt of qualifying benefits. A community care grant can be paid to families under exceptional pressure. A crisis grant may be paid to help with living expenses in an emergency.	Contact your local authority
	Housing benefit	People liable for rent, depending on income. Can be paid whether in or out of work.	Contact your local authority
	Discretionary housing payments	People receiving housing benefit but not enough to cover rent in full. Guidance says families with school-age children may be a priority.	Contact your local authority
	Council tax reduction	People liable for council tax, depending on income. Can be paid whether in or out of work.	Contact your local authority
	Kinship care allowance	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.	Contact your local authority. See also CPAG in Scotland's leaflet, 'Kinship care and benefits - the essentials'
	Universal credit	People living in an area where universal credit has been introduced (gradually from late 2013). Claims are initially taken from people looking for work and not getting one of the existing means-tested benefits. Universal credit includes amounts for adults, children and housing costs. It can be paid whether in or out of work.	Universal Credit helpline Telephone: 0845 600 0723 Textphone: 0845 600 0743 www.gov.uk/universal-credit Universal credit includes help with childcare costs for any hours worked, and the amount will go up from 70% to 85% from April 2016.

Further information and advice

Child Poverty Action Group in Scotland

0141 552 0552 advice line for advisers on benefits and tax credits,
Monday to Thursday 10am to 4pm, Friday 10am to 12 noon

Email: advice@cpagscotland.org.uk
email advice for advisers on benefits and tax credits

Website: www.cpag.org.uk/scotland/taxcredits
for more tax credit leaflets from CPAG in Scotland

CPAG publishes the *Welfare Benefits and Tax Credits Handbook*, a comprehensive guide to benefits and tax credits for claimants and advisers.

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

HM Revenue and Customs

Tax Credit Helpline 0345 300 3900
(textphone 0345 300 3909)

Website: www.hmrc.gov.uk

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