

FIS factsheet

Financial Help for Parents or Carers affected by Bereavement

You may be entitled to the benefits and grants listed below. This will depend on your individual family circumstances. This information was correct as of July 2011, but benefits may change in April and October each year. Please contact the services listed overleaf for more information.

Bereavement Payment – if you were under state pension age and were still married to your husband, wife or civil partner when they died, you may be able to get Bereavement Payment. It is a one-off, lump-sum payment of £2,000 that is tax-free.

Child Benefit – if you are responsible for a child, you can normally get Child Benefit for them – even if you're not their parent. You get paid more for your eldest (or only) child and a lower amount for each of your other children. Child Benefit payments usually stop when your child reaches 16.

Child Tax Credit is paid to you if you are responsible for at least one child or young person who normally lives with you. You don't have to be working to get Child Tax Credit.

Community Care Grant – if you need financial help to live independently in the community or to ease exceptional financial pressure on you and your family you may be able to get a Community Care Grant. You don't have to pay it back.

Council Tax Benefit – if you are on a low income and your capital (savings and investments) is below a certain level you may be able to get Council Tax Benefit. You can apply whether or not you are working and whether you rent or own your own home, or live rent free.

Council Tax Discounts – you may receive a reduction or a complete exemption from paying Council Tax if only one adult lives there, you are disabled, you are a student or you are a student nurse.

Health Costs – Most NHS treatment is free but there can be charges for some things such as NHS prescription charges, NHS dental treatment, sight tests and the cost of glasses and contact lenses. You may be able to get help with NHS health costs if, for example you are on a low income or on certain benefits.

Housing Benefit – if you are on a low income, whether you are working or not, your capital (savings and investments) is below a certain level and you need financial help to pay all or some of your rent, you may be able to get Housing Benefit.

Income Support is extra money to help people on a low income. It is for people who don't have to sign on as unemployed. You can get Income Support if you are aged between 16 and the age you can get Pension Credit, you have a low income, you work less than 16 hours a week, you aren't in full time study, you don't have savings above £16000 and you don't get Jobseeker's Allowance or Employment and Support Allowance.

Employment and Support Allowance – you may be able to get either the income related or contribution based elements of this benefit if you have an illness or disability that affects your ability to work.

Funeral Payment – if you are on a low income and need help to pay for a funeral, you may be able to get a Funeral Payment from the Social Fund. This will depend on what benefits you are getting, your relationship with the person who died and any other money, other than personal savings, that may be available to help with the cost of the funeral.

Widowed Parent's Allowance – if you are a parent whose husband, wife or civil partner has died and you have at least one child who you receive Child Benefit for, you may be able to get this benefit.

Where can I get further help and advice?

The following organisations will be able to provide further information and advice on any financial help that you might be entitled to.

Family Information Service:

As well as financial information, we give support and advice to families on issues such as choosing childcare, your rights at work, dealing with bullying, help with parenting problems, disability support and much, much more. If you don't know who to ask, ask us!

Tel: 0845 090 8044 or 01926 742274

Email: fis@warwickshire.gov.uk

Web: www.warwickshire.gov.uk/fis

Tax Credits helpline:

Tel: 0845 300 3900

Textphone: 0845 300 3909

For a guide as to how much tax credits you might be able to get, go to the **Tax Credits Calculator** at www.direct.gov.uk

Turn2Us:

Web: www.turn2us.org.uk

Citizen's Advice Bureaux:

Tel: 0844 855 2322

Web: www.citizensadvice.org.uk

Web: www.adviceguide.org.uk

Benefits Enquiry Line:

Tel: 0800 88 22 00

Textphone: 0800 24 33 55

Directgov:

Web: www.direct.gov.uk

Benefits Adviser Service:

For benefits advice online type in 'Benefits Adviser' at www.direct.gov.uk

Note: Individual charities and associations may offer help lines for specific conditions. Please contact **Warwickshire Family Information Service** on **0845 090 8044 (local rate)** or **01926 742 274** for more information.