

FIS factsheet

Financial support available to parents and lone parents

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.

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.

Healthcare Travel Costs Scheme – you may be able to get financial help from the scheme if you are on a low income, need NHS treatment at hospital or private clinic and you have been referred by an NHS hospital consultant, doctor or dentist.

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.

Statutory Adoption Pay is a weekly payment you get from your employer to help take time off work when you adopt a child. To qualify, you must have been working for your present employer without a break for at least 26 weeks up to and including the week the adoption agency told you that you had been matched with a child for adoption and earning an average of at least £102 a week (before tax).

Ordinary Statutory Paternity Pay – if your wife, partner or civil partner gives birth or adopts a child, you may be able to get this benefit. To qualify, you must have worked for the same employer for 26 weeks continuously into the 15th week before the baby is due (or the week you were matched with a child in the case of adoption). You must also continue to work for that employer up to the date the child is born or placed for adoption and be earning on average at least £102 a week (before tax).

Statutory Maternity Pay – if you have worked for the same employer for 26 weeks continuously into the 15th week before your baby is due (the qualifying week) and you have been earning on average £102 a week in the eight weeks up to the 14 weeks before the baby is due, you will be able to get this benefit. This is paid for the first 39 weeks of your maternity leave.

Working Tax Credit – if you are over 16 years of age, working 16 hours a week or more and on a low income, you may be able to get Working Tax Credit.

Healthy Start – if you're pregnant or have a child under four years old and you are on certain benefits, you may be able to get free milk, fruit and vegetables through the Healthy Start scheme.

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:

Tel: 0845 090 8044 or 01926 742274
 Email: fis@warwickshire.gov.uk
 Web: www.warwickshire.gov.uk/fis

Citizen's Advice Bureaux:

Tel: 0844 855 2322
 Web: www.citizensadvice.org.uk
 Web: www.adviceguide.org.uk

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

Directgov:

Web: www.direct.gov.uk

Turn2Us:

Web: www.turn2us.org.uk

Benefits Adviser Service:

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

Healthy Start:

Tel: 0845 607 6823
 Web: www.healthystart.nhs.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.