

FIS factsheet

Financial help for parents and carers who are in work and on low pay

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.

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.

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.

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 – women who are pregnant or families with a child under four years old and who are on certain benefits may be able to get free milk, fruit and vegetables through the Healthy Start scheme.

Other help:

Help with education costs – you may be able to get free school meals for your children and also help with school transport costs.

Help with household bills – you may also be able to get help with your energy and water bills, help with insulating your home and heating improvements through the Warm Front scheme and Cold Weather Payments.

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

Citizen's Advice Bureaux:

Tel: 0844 855 2322

Web: www.citizensadvice.org.uk

Web: www.adviceguide.org.uk

Directgov:

Web: www.direct.gov.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

Benefits Adviser Service:

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

Turn2Us:

Web: www.turn2us.org.uk

Healthy Start:

Tel: 0845 607 6823

Web: www.healthystart.nhs.uk

Free School Meals:

Tel: 01926 742060

Email: freemeals@warwickshire.gov.uk

Web: www.warwickshire.gov.uk/freeschoolmeals

School Transport:

Tel: 01926 742059

Email: educationtransport@warwickshire.gov.uk

Web: www.warwickshire.gov.uk/transporthelpunder16

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.