

• **family information service** •

☎ 0845 313 3933 ✉ [fis@lbhf.gov.uk](mailto:fis@lbhf.gov.uk) 🌐 [www.lbhf.gov.uk/fisd](http://www.lbhf.gov.uk/fisd)

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# Quids for Kids

**Financial help for you and  
your family**

Your guide to help with childcare costs,  
tax credits and other financial help for  
families.

## Do you have children?

Are you confused about what benefits and help you can access? This guide will explain the types of financial help available, and how you can claim them. Many families do not claim financial help because they think that they will not be eligible. However, if you do not ask you could miss out!

## How to use this guide

In the quick reference table below, look at the 'circumstances' column and select the one that best describes you. Next to this we have listed all the possible financial help available to you. Turn to the pages listed to find out if you are eligible, and how to claim.

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### Hammersmith & Fulham family information service

This publication has been produced by Hammersmith & Fulham family information service (FIS). The FIS offers information and advice on services for 0 to 19 year olds, including how to choose appropriate care to meet your needs. We have produced this guide to explain what help is available for families, including help with the cost of childcare.

To receive up-to-date lists of registered provision in the borough including nurseries, out of school and holiday schemes, childminders etc, or to get advice, call our helpline on 0845 313 3933 Monday to Friday 9.00am to 5.00pm or email [fis@lbhf.gov.uk](mailto:fis@lbhf.gov.uk). Alternatively look online at [www.lbhf.gov.uk/fisd](http://www.lbhf.gov.uk/fisd) for our online directory of services.

## 1. All parents

### Child Benefit

Child Benefit is for people who are bringing up children. It is paid for each child and your earnings or savings will not affect your claim.

You can claim Child Benefit if you are bringing up a child in the UK who is:

- aged under 16 years old
- aged under 20 years old and studying full time (an average of more than 12 hours a week) up to A Level, non-advanced vocational education or other relevant education or training
- aged 16 or 17 years old and has left school or other relevant education or training recently, and has registered with the Careers Service or Connexions Service

You will receive £20.30 per week for the eldest child who qualifies and £13.40 per week for each other child who qualifies.

You can claim as soon as your child is born or when a child you're responsible for comes to live with you. The only way to claim Child Benefit is to fill-in a Child Benefit claim form and send it to the Child Benefit Office along with your child's birth or adoption certificate. You can't claim over the phone or the Internet. The claim form is in the Bounty pack given to new mothers in hospital or you can fill in a claim form online at [www.hmrc.gov.uk/childbenefit](http://www.hmrc.gov.uk/childbenefit) and print it out and post it to the Child Benefit office. You can also get a claim form and general help and advice from the Child Benefit helpline on 0845 302 1444/textphone 0845 302 1474

## Child Tax Credit (CTC)

Child Tax Credit is for people who have at least one dependent child aged under 16 years, or who have at least one dependent child aged under 20 years who is in full time non-advanced education, approved training or registered with the Careers Service or Connexions Service. The credit is paid to the main carer who lives with the child(ren), that is, the person who is mainly responsible for looking after the children. You do not have to be employed to claim this credit, so students and student nurses may claim.

Families with incomes of up to £52,500 a year can benefit from the Child Tax Credit.

A family on Income Support will receive the full family element plus child allowances. Families on higher incomes will still receive a basic family allocation which is £545 per year with an additional £545 where there is a child under one year old, born before 6 April 2011.

There is also a Disabled Child element for children with a disability and an enhanced amount for children with a severe disability.

Child Tax Credit is not related to payment of childcare costs, although parents may choose to use it for this purpose.

To find out if you are eligible or to make a claim call 0845 300 3900 (open Monday to Friday, 8.00am to 8.00pm, Saturday 8.00am to 4.00pm), textphone 0845 300 3909 or visit <http://www.hmrc.gov.uk/taxcredits/>

## 3 and 4 Year Old Offer

The 3 and 4 Year Old Offer helps with the cost of early years education by providing a free part time nursery education place for every three and four year old. You can receive the funding in the term after your child turns three years old, providing that they attend an early years setting that is registered with the Hammersmith & Fulham Early Years Foundation service. All settings offer 15 hours of funding for 3 and 4 year olds. Settings deliver the funding in either *3 hour blocks* or on an *hourly basis*.

For a child attending a setting open 38 weeks+ the maximum allocation will be £678.30\*.

For a child attending a setting open less than 38 weeks the maximum allocation for 15 hours will be based on number of weeks the setting is open.

\* **Please note:** this amount is subject to change and you should contact the Family Information Service to confirm the current amount.

If your child attends less than 15 hours a week, you will receive funding equal to the amount of hours attended.

Parents are expected to pay for any care that exceeds the free entitlement provided. Call the Family Information Service on 0845 313 3933 for a list of all early years settings that offer the education funding and to get more information.

## 2. Expecting a baby?

### Sure Start Maternity Grant

The Sure Start Maternity Grant is a one-off payment of £500 for each baby that does not have to be repaid. If you need help with the cost of buying essential items for a new baby, this grant could help you. To be eligible for the grant for each qualifying baby, you or your partner must be in receipt of either Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance or extra Child Tax Credit at a rate higher than the basic family element, extra Working Tax Credit relating to a disability or Pension Credit.

You can claim the grant from 11 weeks before your baby is due and up to 3 months after the birth. For a claim pack contact your local Jobcentre Plus or download a copy from the internet at

[http://www.direct.gov.uk/en/MoneyTaxAndBenefits/BenefitsTaxCreditsAndOtherSupport/Expectingorbringingupchildren/DG\\_10018854](http://www.direct.gov.uk/en/MoneyTaxAndBenefits/BenefitsTaxCreditsAndOtherSupport/Expectingorbringingupchildren/DG_10018854)

**Please note:** you must get your local GP, health visitor or midwife to confirm on your claim form that you received advice about health needs and general welfare of the baby and, if you claim before the baby is born, on maternal health.

### Child Trust Funds

Child Trusts Funds are available for children born on or after 1 September 2002, provided they live in the UK, receive Child Benefit and are not subject to immigration restrictions. The Child Trust Fund is a savings and investment account for children, into which the government will make payments to help build up assets for when the child turns 18 years old.

Once a parent (or the person with parental responsibility) starts claiming Child Benefit for a child born after 2 August 2010, they will automatically be sent a voucher worth £50 which can then be used to open a Child Trust Fund account. Children in families receiving Child Tax Credit (CTC), with a household income not greater than the CTC threshold of £16,040 for 2009/10 will receive an extra payment of £50.

There will be no Government payments into Child Trust Fund accounts when a child reaches age 7 for children whose 7th birthday is after 31 July 2010. Eligible children that turn 7 on or before 31 July 2010 will still be eligible for government payments made at age 7 of £250 into the account shortly after the child's seventh birthday, with children in lower-income families receiving an extra payment of £250 when your child tax credit claim for the year is finalised. Family and friends will also be able to add contributions of up to £1,200 per year into the account. The Child Trust Fund will not affect any claims for benefit for the family.

HM Revenue & Customs is responsible for administering Child Trust Funds. You can find out more information by calling 0845 302 1470 (Monday – Friday 8.00am-8.00pm, Saturday 8.00am – 4.00pm) or look online at [www.childtrustfund.gov.uk](http://www.childtrustfund.gov.uk)

## Health benefits

There are a number of National Health Service (NHS) benefits that parents and carers may claim for their children. Women who are pregnant or who have had a baby in the last 12 months will get free prescriptions and free NHS dental treatment with a valid Maternity Exemption Certificate. Ask your doctor, nurse, midwife or health visitor for an FW8 form which they will sign for you.

Children under 16 or under 18 in full-time education and adults who get Income Support or income-based Jobseeker's Allowance or income-related Employment and Support Allowance are entitled to free prescriptions, dental treatment, eyesight tests and vouchers for glasses. Adults on these benefits may also get help with fares to hospitals and payments from the Social Fund. (See page 12). Others on low income may claim help under the Low Income Scheme, with a form from your doctor, dentist, optician, Jobcentre Plus or <http://www.nhsbsa.nhs.uk/HealthCosts/1128.aspx>

For more information call the NHS Help with Health Costs division on 0845 850 1166 or visit <http://www.nhsbsa.nhs.uk/HelpWithHealthCosts.aspx> For general information on rights and benefits in pregnancy visit [www.nhs.uk/pregnancy](http://www.nhs.uk/pregnancy)

## Healthy Start

Healthy Start has replaced the milk tokens previously available through the Welfare Food Scheme. With Healthy Start, you can get free vouchers every week which you swap for milk, fresh fruit, fresh vegetables and infant formula milk. You can also get free vitamins.

If you are in receipt of Income Support, income based Jobseeker's Allowance, income-related Employment and Support Allowance or Child Tax Credit (household income under £16,190pa) but not getting Working Tax Credit and have children under 4 years old, or are pregnant, you may be entitled to Healthy Start vouchers. If you are pregnant and under 18, you qualify for Healthy Start whether or not you're on benefits.

For further information call 0845 607 6823 or to get the application form online visit [www.healthystart.nhs.uk](http://www.healthystart.nhs.uk)

You will need to print the form and get it signed by your doctor, midwife, practice nurse or health visitor.

## Income Support

Income Support is a means-tested benefit that you may be able to claim if you are on a low income. The amount you receive will depend on your personal circumstances. You may be entitled to Income Support if you are not required by Jobcentre Plus to seek work because, for example, you are a lone parent with a youngest child under 7 years, you are sick or disabled or caring for someone who is sick or disabled. Income Support is paid alone or, sometimes, on top of other benefits you receive. The amount you get will depend on your family circumstances and the total household income.

Please see Health Benefits on page 7 to see what other benefits people on Income Support may claim.

To make a claim for Income Support, call Direct Gov on 0800 055 6688, visit [http://www.direct.gov.uk/en/MoneyTaxAndBenefits/BenefitsTaxCreditsAndOtherSupport/On\\_a\\_low\\_income/DG\\_185670](http://www.direct.gov.uk/en/MoneyTaxAndBenefits/BenefitsTaxCreditsAndOtherSupport/On_a_low_income/DG_185670)

## Housing/ Council Tax Benefit

Housing Benefit and Council Tax Benefit are means-tested benefits paid by councils to help you pay your rent or council tax. The amount you receive will depend on how much money/income you and your partner receive, the number of people in your household and their circumstances, and how much rent/council tax you pay. Even if you are in full-time employment, or are an owner occupier, you may still get help.

To find out what you may be eligible to claim, look online at the Council's website <https://hammersmithandfulham.teamnetsol.com/index.jsp> and receive an instant estimate.

To claim, you can request an application form by emailing [benefits@lbhf.gov.uk](mailto:benefits@lbhf.gov.uk), by calling 0845 803 1020 or by visiting 1st Floor, Town Hall Extension, King Street, London W6 0LJ.

## Maternity Leave

All mothers who are employees, (but not workers or self-employed), are entitled to 26 weeks of Ordinary Maternity Leave (OML); no matter how long you have worked for your current employer or the number of hours you work. You have the right to return to the same job at the end too.

You can also take Additional Maternity Leave (AML), unpaid, for 26 weeks from the end of your OML.

If you are unsure if you are an 'employee', as opposed to a worker or self-employed, visit <http://www.direct.gov.uk/en/Parents/> for further information.

## Statutory Maternity Pay

There are two maternity benefits available to women under the social security scheme:

- Statutory Maternity Pay (SMP) from your employer or
- Maternity Allowance (MA) from Jobcentre Plus.

Both types of payment are intended to help you take time-off work both before and after the date your baby is due. You cannot get both at the same time.

## Maternity Allowance

If you are not eligible for SMP through your employer or you are self employed you can claim Maternity Allowance (MA). MA is paid to you by HM Revenue & Customs rather than through your employer.

If you are an asylum seeker, you may be able to receive financial help if you qualify for help with living costs and you are pregnant or have a child/ren under the age of 3 years old. A £300 maternity payment is also available, if you meet certain requirements. This is a one-off payment to assist with the costs of having a baby. For further information visit [www.bia.homeoffice.gov.uk/asylum/support/](http://www.bia.homeoffice.gov.uk/asylum/support/) or call 0845 602 1739 for the Asylum support customer contact centre.

## Statutory Paternity/ Adoption Pay

Fathers are entitled to paternity leave and Statutory Paternity Pay (SPP) to allow them to take paid leave to care for their baby or to support the mother following birth. To claim, you must have worked for your current employer for 26 weeks by the 15th week before your partner is due to give birth. You can take either one week or two consecutive weeks paternity leave and during this time may be entitled to SPP. The amount of SPP is £123.06 per week (as of 5 April 2009) or 90% of your average weekly earnings if this is lower.

If you are adopting a child you have the same rights to Maternity and Paternity entitlements, including the levels of pay and the eligibility criteria. The partner within the couple who is not taking Adoption Leave is entitled to paid Paternity Leave.

## Keeping-in-touch days

You are entitled to do up to ten days work during your maternity leave without losing maternity pay or bringing your leave to an end. These 'keeping-in-touch days' may only be worked if both you and your employer agree. Although particularly useful for things such as training or team events, they may be used for any form of work and should make it easier to return to work after your leave. You will need to agree with your employer what work is to be done on keeping in touch days and how much pay you will receive.

For further information speak to your employer or look online at

[www.direct.gov.uk/en/Parents/Workingparents](http://www.direct.gov.uk/en/Parents/Workingparents)

### 3. You (and your partner) are not working or work less than 16 hours a week

#### Social Fund payments

The Social Fund can help with exceptional expenses, which you would find hard to pay for out of your regular income. You may be able to get help from a Community Care Grant, Budgeting Loan or Crisis Loan to help with things like household items, certain travel costs or other costs incurred in an emergency or disaster. Apart from Crisis Loans, payments are linked to means-tested qualifying benefits. For Community Care Grants you must be due to get, or already be getting Income Support or income based Jobseeker's Allowance. For Budgeting Loans you must have been getting these benefits for at least 26 weeks. For Crisis Loans you do not have to already receive benefits. Budgeting Loans and Crisis Loans have to be repaid, but they are interest free. Community Care Grants do not have to be repaid.

For more on Crisis Loans and Social Funds please call Direct Gov on 0800 032 7952.

#### Jobseeker's Allowance (JSA)

If you are unemployed, or work less than 16 hours a week, you may be entitled to claim JSA while you are looking for a job. You must sign a Jobseeker's Agreement at your local Jobcentre Plus detailing what steps you will take to find work. You will also have to sign on at your local Jobcentre Plus every two weeks.

JSA may be based on National Insurance contributions you have paid (contribution-based) or be means-tested (income-based), which is calculated in a similar way to Income Support (see page 9) and offers the same additional help with school meals, prescriptions etc.

To make a claim, call the Jobcentre Plus contact centre 0800 055 6688 or claim online at [www.dwp.gov.uk/eservice](http://www.dwp.gov.uk/eservice)

## Benefits for school-aged children

### Free school meals and school clothing grants

Your child/children will qualify for free school meals if you receive Income Support, income-based Jobseeker's Allowance or are supported by the National Asylum Support Service. You will also qualify if you receive Child Tax Credit/Pension Credit and your income is less than £16,190 a year (figure for 2011/12). You do not qualify if you receive any Working Tax Credit. Suitable meals can be made available for children on special diets for religious or health reasons.

Clothing grants are also available when a child starts in Reception, year 3, year 7 and finally in year 10 and whose families are resident in Hammersmith & Fulham and who receive the benefits listed above.

To enquire about or to apply for free school meals or clothing grants, please contact the benefits team on 0845 803 1020 for an application form or visit [www.lbhf.gov.uk/Directory/Advice\\_and\\_Benefits](http://www.lbhf.gov.uk/Directory/Advice_and_Benefits) and select free school meals/ school clothing grants.

### Travel to school

The Mayor of London has made bus travel free for all young people under the age of 18 in full time education. Hammersmith and Fulham Council will consider applications for free school travel up to and including Year 11 where it is not possible for the journey from home to school to be completed by bus only, either because the journey would take too long or because it would involve more than two changes of bus.

If the young person travels on trains/tube, they must apply for a child's Oyster card. Application forms are available from any tube station or shop selling travel cards. To receive information on the qualifying criteria for Travel Passes and an application form, contact the Transport Procurement Unit on 020 8753 3692, or pick up a form from Reception, Children's Services, Ground Floor, Cambridge House, Cambridge Grove, London W6 0LE (open 9.00am to 5.00pm).

Sixth formers and college students should apply direct to their sixth form or college for travel via the 16-19 bursary. Further information is available from [www.direct.gov.uk/16-19bursary](http://www.direct.gov.uk/16-19bursary)

INCOME SUPPORT – see page 8  
HOUSING/ COUNCIL TAX BENEFIT – see page 8  
HEALTH BENEFITS – see page 7  
EDUCATION MAINTENANCE ALLOWANCE – see page 16

## 4. Students

There is a variety of help for students with families. In this section we explain the most common grants/funds. However, to ensure you find out about **all** financial help available, contact the Student Welfare/Grants section of the education establishment you plan to attend. Officers there will consider your own personal circumstances and needs, and give you advice on what you could claim.

### Learner/Childcare Support Fund

Further education colleges and some other education providers offer free or subsidised childcare places at their own nurseries to lone parents or students on a low income or benefits. These nurseries often have waiting lists, so you need to check prior to enrolment if your child can access a place. Alternatively they can help pay for other registered childcare. In this borough:

#### **Ealing, Hammersmith & West London College Gliddon Road, London W14**

Offers a limited support fund to assist students with registered childcare arrangements. Financial assistance is allocated on a first come, first served basis so as soon as you have decided on a course of study, apply to the Student Funds team on 020 7565 1295.

#### **Hammersmith & Fulham Adult Learning and Skills Service**

Has hundreds of part time classes for adults at the Macbeth Centre, Macbeth Street, W6 9JJ and other venues. Help with costs for external childcare (nurseries, childminders etc) may be available for those on Skills for Life and childcare courses at the Macbeth Centre. Priority is given to those attending accredited courses.

Please contact Geraldine Johnston for further information: [geraldine.johnston@lbhf.gov.uk](mailto:geraldine.johnston@lbhf.gov.uk)  
Alternatively, call the information line on 0845 839 7912.

### Childcare Grant and Parents Learning Allowance

#### Help with university or higher education costs

The **Childcare Grant** is available for full-time students who have dependent children in “registered or approved” childcare, a low household income, and are studying degree, initial teacher-training or HND-level courses. This includes students who are lone parents and students married to other students.

If you have children aged under 15 years (or 17 if your child is registered as having special educational needs), the grant pays a set rate of 85% of actual childcare costs throughout the whole year. The Childcare Grant will pay up to £148.75 a week for one child (85% of the actual costs of up to £175 a week). For two or more children, it will pay up to £255 a week (85% of the actual costs of up to £300 a week). You will not have to repay this help.

The **Parents Learning Allowance** is a means-tested grant that may be claimed in addition to the Childcare Grant for student parents studying for a Higher Education qualification. It can be worth up to £1,508 per year although the amount you receive will depend on your circumstances. The money can be used to cover any course related costs such as travel, books, equipment and childcare.

Both grants are paid in three instalments through the student loan company and do not need to be paid back, and are disregarded by Jobcentre Plus when assessing applications for state benefits.

To find out more about either of these grants, call 0845 602 0583. To get your copy of the booklet 'Childcare Grant and other support for full-time student parents in higher education' call the Department for Children, Schools and Families (DFE) on 0800 731 9133. You can also download a copy online at [www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)

## **NHS Childcare Allowance**

The NHS Bursary Childcare Allowance (CCA) is available to students in receipt of a NHS Bursary to enable them to apply for extra help towards any registered or approved childcare costs they may incur whilst training. This is an income assessed allowance and the final amount awarded will depend on your circumstances and the income available to you and your family.

The allowance is available for children aged 15 years or under, or aged 17 years or under if the child has learning difficulties or is registered as having special educational needs. It will pay 85% of your total actual registered or approved childcare up to £123.25 a week for one child, or £182.75 for two or more eligible children.

For more information contact the NHS Students helpline on 0845 358 6655 or look online at <http://www.nhsbsa.nhs.uk/816.aspx> or email [childcare@nhspa.gov.uk](mailto:childcare@nhspa.gov.uk)

## Career Development Loan (CDL)

A Career Development Loan (CDL) can be used to fund a variety of courses with a wide range of organisations, so people aged over 18 are able to choose the course that best suits their needs. You can apply for a CDL if you are employed, self-employed or unemployed. CDLs are available through an arrangement between the Learning and Skills Council (LSC) and three high street banks. You can borrow anything between £300 and £8,000 to help you fund up to two years of learning (or up to three years if the course includes one year of relevant practical work experience). The LSC pays the interest on your loan while you're learning and for one month after you've stopped training. You have to repay the loan to the bank over an agreed period at a fixed rate of interest.

Call the CDL Information Line on 0800 585 505 to ask for an application pack and to get further advice, or look online at [www.direct.gov.uk/cdl](http://www.direct.gov.uk/cdl)

## Hammersmith & Fulham Student Support - Higher Education

This is done centrally by Student Finance England who administer applications and queries from both new and continuing students. All enquiries should be made directly to Student Finance England, by telephoning 0845 300 5090. For details of the arrangements and other finance related information, visit [www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)

## Grants and bursaries

The **Educational Grants Advisory Service** (EGAS) provides advice and information on sources of funding available for post-16 education and training including: loans, grants, benefits, access funds, hardship funds, bursaries and charitable trusts. They specialise in charitable trust funding, and maintain a database of trusts and charities that assist students. Call 020 7254 6251 on Tuesday, Wednesday and Thursday from 2.00pm to 4.00pm, or look online at [www.egas-online.org](http://www.egas-online.org) for more information.

## 5. Teenage parent

### Care to Learn

The Care to Learn scheme can help pay for childcare and any necessary additional travel costs for parents who are aged 20 years old on the day their programme of learning starts. This will help those young parents who want to continue their education or training, including continuing with compulsory education.

Students living in London benefit from a London Weighting maximum. This means students who are resident in a London borough can receive up to £175 per child per week. Care to Learn can be claimed by fathers as well.

When used to pay for registered childcare, the registered childcare provider you choose will receive the payment direct from Care to Learn. If a childcare provider charges a retainer fee during the holidays, Care to Learn will pay up to 100% of the costs within the maximum £175 per week, per child. As the childcare has been paid for, you can use this care during the holidays, to either have some respite or catch up with study.

This will **not** affect your own or your family's benefits or allowances. You do not have to be on benefits in order to have your childcare paid.

For more information on this scheme or to get an application form call the helpline on 0800 121 8989 or visit [www.direct.gov.uk/caretolearn](http://www.direct.gov.uk/caretolearn)

### 16 – 19 Bursary Fund

If you are aged between 16 and 19 years and in care, a care leaver, claiming income support in your own name or disabled receiving both Employment Support Allowance and Disability Living Allowance in your own name, and you think you might struggle with the costs for full-time education or training you may be eligible for a bursary provided by your school, college or training provider. The maximum bursary granted is £1,200 a year where the course lasts 30 weeks or more a year where certain conditions are met. For further advice speak to your student support service or your tutor or visit [http://www.direct.gov.uk/en/EducationAndLearning/14To19/MoneyToLearn/16to19bursary/DG\\_066955](http://www.direct.gov.uk/en/EducationAndLearning/14To19/MoneyToLearn/16to19bursary/DG_066955)

For general information on financial help for young people aged between 16 and 19 years old call the Learning Skills Council on 0870 900 6800 to request a copy of 'Financial help for young people' or visit [www.direct.gov.uk/youngpeoplefinance](http://www.direct.gov.uk/youngpeoplefinance) to download an electronic copy.

## Connexions

If you live in Hammersmith & Fulham and want some help in making choices about your future; including personal issues like money, relationships, housing or education, Connexions offer a free and confidential service. Call Connexions on 020 8741 2441 between 1-5pm, email [h&f@cfbt.com](mailto:h&f@cfbt.com), or visit the Connexions One Stop Shop, 181 King Street, London W6 9JT.

SECTION 4. STUDENTS - see pages 15-19

## 6. Returning to work or starting work

### Working Tax Credit

The Working Tax Credit provides a top-up to the wages of low income workers. It is made up of various elements, including the basic, couples, 30 hours, lone parent, disability and childcare elements. To be eligible for Working Tax Credits, you must have dependent children and/or a disability and work at least 16 hours a week or more. If you do not have dependent children and/or a disability you must be aged at least 25 years and work at least 30 hours a week. Working Tax Credit is paid through your salary. If both partners in a couple are working 16 hours or more per week, you must choose which one of you will receive it.

To find out if you are eligible or to make a claim call 0845 300 3900 (open Monday to Friday 8.00am to 8.00pm, Saturday 8.00am to 4.00pm), textphone 0845 300 3909. For further information visit [www.hmrc.gov.uk/taxcredits](http://www.hmrc.gov.uk/taxcredits)

### Help from your employer

Many employers, especially larger companies, may offer help with childcare for their employees. Contact your employer regarding financial help that may be available to you.

For example:

#### **Childcare vouchers and employer contracted childcare**

Employers may offer vouchers to employees as a way of paying for childcare. These are usually via a paper voucher redeemable by the childcare provider. Childcare vouchers are usually administered by a voucher company and provided on behalf of the employer. The employer decides the eligibility and amount of help, but employees are usually free to

choose their registered childcare provider. The first £243 a month of the cost of providing childcare vouchers to each employee is free from both tax and National Insurance contributions (NIC). Childcare vouchers can be offered in addition to your cash salary, but are more commonly offered as a 'salary sacrifice'. This means you sacrifice a specific amount of your salary and instead receive that amount in childcare vouchers. You will then only pay tax and NIC on the reduced level of salary, which effectively means you save money on your childcare fees. Each employed parent can use childcare vouchers. If your employer provides childcare through a third party or onsite provision the same exemptions will apply for the first £55 worth of childcare.

For more information on employer childcare vouchers and a copy of the 'Help with childcare costs for working parents' fact sheet visit [www.payingforchildcare.org.uk](http://www.payingforchildcare.org.uk)

### **Are you employed by Hammersmith & Fulham council?**

Hammersmith & Fulham council operates a Salary Sacrifice Childcare Voucher Scheme that offers eligible employees savings on the cost of their registered childcare. For further information call the family information service on 0845 313 3933.

## **7. Parent using childcare**

### **Childcare element of the Working Tax Credit**

You may get help with childcare costs if you pay for registered or approved childcare and if, as a lone-parent you work at least 16 hours per week or, as a couple you both work at least 16 hours per week.

You can get help with up to 70% of your childcare costs - up to certain limits.

If you pay childcare for:

- One child, the maximum childcare cost you can claim is £175 a week
- Two or more children, the maximum cost you can claim is £300 a week

This means that the maximum help you can get for your childcare is:

- £122.50 a week for one child
- £210 a week for two or more children

But you won't necessarily get the full £122.50 or £210 a week - the actual amount you get will depend on your income. The lower your income, the more tax credits you can get.

The element is paid directly to the main carer for registered or approved childcare. The childcare element of the Working Tax Credit is paid into the bank account of the main carer with the Child Tax Credit (see page 5).

To find out if you are eligible or to make a claim call 0845 300 3900 (open Monday to Friday 8.00am to 8.00pm, Saturday 8.00am to 4.00pm), textphone 0845 300 3909 or visit [www.hmrc.gov.uk/taxcredits/](http://www.hmrc.gov.uk/taxcredits/)

## Childcare provider

Many private, voluntary and independent nurseries offer a 5-10% sibling discount if you have more than one child in nursery. Similarly some holiday schemes and out of school schemes have a concessionary fee for those people who are unemployed or receive benefits. To find out more ask the manager or a staff member at the childcare setting your child attends.

3 AND 4 YEAR OLD OFFER (funding for part time nursery education places) – see page 5  
HELP FROM YOUR EMPLOYER – see page 17

## 8. Lone parent

### Jobcentre Plus support

If you are a lone-parent and either unemployed or working less than 16 hours per week, you may be able to access specialist Jobcentre Plus support for lone parents, to help you to find and stay in work.

You will meet with a trained personal adviser who will discuss with you what jobs or training interest you, calculate how much better off you could be in work, help with your job applications and advise on finding registered childcare. The adviser will also ensure that you receive all the financial incentives you may be entitled to when you start work and try to ensure that your return to work goes as smoothly as possible.

For more information visit your local Jobcentre Plus (contact details shown on page 22) or look online at the Lone Parents pages on [www.direct.gov.uk](http://www.direct.gov.uk)

## 9. Caring for a sick or disabled child

### Disability Living Allowance (DLA)

You could receive help through this benefit if you or your child has mobility and/or care needs. DLA is paid to children and adults who are aged under 65 years before their first claim. After age 65, the appropriate benefit is Attendance Allowance (AA) which assesses someone's care needs only. DLA and AA which are not means tested or taxable, can be paid in addition to most other benefits, and may increase the amount of other benefits you are entitled to.

To request a claim form, call the Benefit Enquiry Line on 0800 882 200, or visit your local Jobcentre Plus (see page 22 for details) or claim online at [www.dwp.gov.uk/eservice](http://www.dwp.gov.uk/eservice)

### Carer's Allowance

You may be able to claim Carer's Allowance if you look after a child for at least 35 hours per week who receives Disability Living Allowance at the middle or higher rate for personal care. This benefit is means-tested, so you cannot claim Carer's Allowance if you are in full-time education with 21 hours or more a week of supervised study or earn more than £95 a week after certain deductions have been made (such as Income Tax).

To claim or for further information, collect a DS700 form from your local Jobcentre Plus (see page 22 for details), and call the Carer's Allowance Unit on 01253 856 123, or visit the website [www.dwp.gov.uk/carersallowance](http://www.dwp.gov.uk/carersallowance)

### Direct Payments

Direct payments are cash payments you can receive instead of having a service provided directly by Children's Services. This gives you the flexibility to choose and buy your own support or childcare. With very few exceptions, anyone who has been assessed by Children's Services as needing support is eligible to receive a direct payment, including parents or carers of disabled children and young disabled people aged 16 years or over.

To find out how to receive a direct payment, talk to your social worker or contact Children's Services Contact and Assessment centre on 020 8753 5280.

Hammersmith & Fulham Action on Disability (HAFAD) offer independent information, advice and practical support on all issues around direct payments and independent living, through the Direct Payments Support Service.

#### **HAFAD's contact details:**

The Direct Payments Support Service, HAFAD, Greswell Street, SW6 6PX **Telephone:** 020 7471 8510 **Email:** [directpayments@hafad.org.uk](mailto:directpayments@hafad.org.uk) **Website:** [www.hafad.org.uk](http://www.hafad.org.uk)  
Please call to arrange an appointment.

For the full direct payments guidance 'Direct Payments Guidance; Community Care, Services for Carers and Children's Services (Direct Payments) Guidance', published by the Department of Health in 2003: [www.dh.gov.uk/en/Publicationsandstatistics/Publications/PublicationsPolicyAndGuidance/DH\\_4096246](http://www.dh.gov.uk/en/Publicationsandstatistics/Publications/PublicationsPolicyAndGuidance/DH_4096246)

You can request a copy of 'A parent's guide to direct payments' from the DCSF by calling 0845 60 222 60 and quote 0202-2006DOC-EN or view <https://www.education.gov.uk/publications/standard/publicationDetail/Page1/DFES-0202-2006>

### **Covering the day-to-day costs of a disability**

Contact the Benefit Enquiry Line on 0800 88 22 00 for information and advice on benefits to help with the cost of everyday living.

### **Welfare benefits advice, advocacy and information**

The Welfare Benefits Service provides a confidential, independent service for disabled children, up to the age of 18, and their families and carers who are resident in the borough of Hammersmith & Fulham. They provide advice and support on all issues around Welfare Benefits and will check to see if you are receiving the correct benefits and assist you in claiming any benefits you may be entitled to.

Benefits you may be eligible for include: Disability Living Allowance, Carers Allowance, Income Support, Disability Premiums, Tax Credits, Housing Benefit, Council Tax Benefit and Child Benefit.

For further information contact: Hammersmith and Fulham Action on Disability, Welfare Benefits Service, Askham Family Centre, 1 Askham Road, London W12 0NW.  
Call 020 8749 6936 on Mondays, Wednesdays and Thursdays.

CHILD TAX CREDIT (DISABLED ELEMENT) - see page 5  
HOUSING/ COUNCIL TAX BENEFIT - see page 8  
INCOME SUPPORT - see page 8

## Useful contacts

### Local Jobcentre Plus offices

#### **Fulham Jobcentre Plus**

Waterford House, Waterford Road, Fulham, London SW6 2DL  
Telephone: 0845 604 3719

#### **Hammersmith Jobcentre Plus**

Glen House, 22 Glenthorne Road, Hammersmith, London W6 0PP  
Telephone: 0845 604 3719

#### **Shepherds Bush Jobcentre Plus**

176-180 Uxbridge Road, Shepherds Bush, London W12 7JP  
Telephone: 0845 604 3719

### National organisations

#### Advisory, Conciliation and Arbitration Service (ACAS)

Helpline: 08457 47 47 47 Website: [www.acas.org.uk](http://www.acas.org.uk)

ACAS offers free, confidential and impartial advice on all employment relations issues.

#### Benefits Enquiry Line

Helpline: 0800 88 22 00, Website: [www.direct.gov.uk/disability-money](http://www.direct.gov.uk/disability-money)

Benefit Enquiry Line provides advice and information for disabled people and carers on the range of benefits available.

#### Child Maintenance Options

Helpline: 0800 988 0988, Website: [www.cmoptions.org](http://www.cmoptions.org)

Child Maintenance Options provides financial support to separated parents. It can help towards a child's everyday living costs and give them the best start in life.

#### Child Support Agency

Helpline: 0845 713 3133, Website: [www.csa.gov.uk](http://www.csa.gov.uk)

The Child Support Agency deals with applications for child maintenance, including offering advice on how applications are calculated and effects on individual circumstances.

#### Contact a Family

Helpline: 0808 808 3555 freephone for parents and families (Monday to Friday 10.00am to 4.00pm) Textphone 0808 808 3556 email: [info@cafamily.org.uk](mailto:info@cafamily.org.uk),  
website: [www.cafamily.org.uk](http://www.cafamily.org.uk)

## • family information service •

☎ 0845 313 3933 ✉ [fis@lbhf.gov.uk](mailto:fis@lbhf.gov.uk) 🌐 [www.lbhf.gov.uk/fisd](http://www.lbhf.gov.uk/fisd)



Contact a Family is for families who have a disabled child and those who work with them or are interested to find out more about their needs. They can give information, advice and support on benefits and financial assistance available for families with a disabled child.

### Daycare Trust

Childcare helpline: 020 7840 3350 (Monday, Tuesday, Thursday, Friday 10.00am-1.00pm and 2.00-5.00pm, Wednesday 2.00-5.00pm) email: [info@daycaretrust.org.uk](mailto:info@daycaretrust.org.uk), website: [www.daycaretrust.org.uk](http://www.daycaretrust.org.uk)

The Daycare Trust website provides information for parents including: help for student parents, paying for childcare, tax credits and becoming a working parent.

To help you understand the different types of financial support available you can also visit their interactive website [www.payingforchildcare.org.uk](http://www.payingforchildcare.org.uk)

### Direct Government

Website: [www.direct.gov.uk](http://www.direct.gov.uk)

The Government's public services website. Contains information on tax credits, the Child Trust Fund and other forms of financial support for parents.

### Financial Services Authority

Website: [www.fsa.gov.uk/financial\\_capability/pgtm/](http://www.fsa.gov.uk/financial_capability/pgtm/)

This website contains lots of useful information and resources for parents and professionals on financial help for families, including the 'parents guide to money'.

### HM Revenue & Customs

Tax Credits Helpline: 0845 300 3900 (Monday-Sunday 8.00am-8.00pm)

Textphone 0845 300 3909, Website: [www.hmrc.gov.uk/individuals](http://www.hmrc.gov.uk/individuals)

Gives advice about tax credit entitlements, and on the website there is general information about financial help for families.

### Jobcentre Plus

Website: [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)

Information about financial support, including tax credits, and help in finding work.

### National Health Service (NHS)

24 hours helpline: 0845 46 47, Website: [www.nhsdirect.nhs.uk](http://www.nhsdirect.nhs.uk)

You can search on the NHS website for contact details of your local doctor, dentist, optician, antenatal clinic, hospital etc.

### National Asylum Support Service

Customer contact centre: 0845 602 1739 Website:

[www.bia.homeoffice.gov.uk/asylum/support](http://www.bia.homeoffice.gov.uk/asylum/support)

Information on money available to asylum applicants who qualify for help with living costs and who are pregnant or have children under the age of 3.

One Parent Families – Gingerbread (Single Parents, Equal Families)

Lone Parent Helpline (freephone): 0800 018 5026 (Monday to Friday 9.00am-5.00pm / Wednesday 9.00am-8.00pm), Website: [www.gingerbread.org.uk](http://www.gingerbread.org.uk)

The Lone Parent Helpline provides independent, confidential, free information and advice.

Paying for Childcare

Website: [www.payingforchildcare.org.uk](http://www.payingforchildcare.org.uk), Email: [info@daycaretrust.org.uk](mailto:info@daycaretrust.org.uk).

For more information about financial help as a student parent.

Turn2us

Helpline: 0808 802 2000 (Monday – Friday 8am-8pm), Website [www.turn2us.org.uk](http://www.turn2us.org.uk)

Charitable organisation that have a search facility to find grants to people in need. Include grants to help pay for childcare costs.

Working Families

Free Legal helpline: 0800 013 0313 Office Telephone: 020 7253 7243 Email: [office@workingfamilies.org.uk](mailto:office@workingfamilies.org.uk), Website: [www.workingfamilies.org.uk](http://www.workingfamilies.org.uk)

Working Families can help parents with information on benefits debt, a range of flexible working patterns and parents rights within the law.

## Local advice agencies

If you are struggling to pay your bills, the borough Citizen's Advice Bureaus expert debt counsellors can help. Their advice is free and confidential or see [www.adviceguide.org.uk](http://www.adviceguide.org.uk) for the online service.

Hammersmith & Fulham Citizens Advice Bureau

The Pavillion, 1 Mund Street London W14 9LY Telephone: 0845 458 2515

Email: [enquiries@fulhamcab.org.uk](mailto:enquiries@fulhamcab.org.uk), Website: [www.fulhamcab.org.uk](http://www.fulhamcab.org.uk)

Advice & Employment Shepherds Bush

338 Uxbridge Road, London W12 7LL Main reception number: 020 8753 5910 Advice & Information Line: 020 8753 5913 Employment Support: 020 8753 5933

Email: [sbac@lbhf.gov.uk](mailto:sbac@lbhf.gov.uk)

Fulham Legal Advice Centre

679A Fulham Road, London SW6 5PZ Telephone: 020 7731 2401

Email: [admin@flac.org.uk](mailto:admin@flac.org.uk)

Askham Family Centre

1 Askham Road, Shepherd's Bush, London W12 0NW Telephone: 020 8749 6936 (Monday to Friday 9.00am-5.00pm)

Benefits service specifically for families with disabled children.