

FINANCIAL HELP IN THE EARLY YEARS



Child Poverty Action Group works on behalf of the one in four children in Scotland growing up in poverty. It doesn't have to be like this. We use our understanding of what causes poverty and the impact it has on children's lives to campaign for policies that will prevent and solve poverty – for good.

We provide training, advice and information to make sure low income families get the financial support they need.

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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
During pregnancy	Free vitamins	All pregnant women in Scotland, regardless of income	https://news.gov.scot/news/healthy-pregnancy-healthy-baby Ask your GP or health visitor
From 10 weeks pregnant to child's 4th birthday 	Healthy Start scheme Vouchers for milk, fruit and vegetables, worth £3.10 a week. Free vitamin supplements for women during baby's first year, and for children from six months.	Pregnant women under the age of 18 (regardless of income); or Pregnant, or responsible for a child under 4 and receiving a qualifying benefit: <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 ■ universal credit if earning no more than £408 a month 	www.healthystart.nhs.uk 0845 607 6823 Children under the age of one can get two £3.10 vouchers (£6.20) a week.
During pregnancy & baby's first year	Free dental treatment	Pregnant women, and new mothers within one year of the birth. See also 'Health benefits' below for eligibility at other times.	Ask your dentist or phone 0800 22 44 88. Dental treatment is free for children under 18.
	NHS Minor Ailment Service – free medicines on advice of local pharmacy	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.	Ask your local pharmacy www.communitypharmacyscotland.org.uk/ Prescriptions are free in Scotland.

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When?	What?	Who qualifies?	More information
From 11 weeks before expected week of childbirth (EWC) – payable for 39 weeks	Statutory maternity pay (SMP) Some employers may provide more maternity pay under the terms of your contract	Employed women who have: <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 £113 a week (2017/18 rate) in a specified period. 	Tell your employer and provide MATB1 certificate 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. www.gov.uk/maternity-pay-leave
	Maternity allowance (MA) MA can be topped up by income-related employment and support allowance (ESA) during pregnancy, or by income support.	Women who do not qualify for SMP but: <ul style="list-style-type: none"> ■ employed 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. 	Claim on form MA1 www.gov.uk/maternity-allowance Jobcentre Plus Telephone: 0800 055 6688 Textphone: 0800 023 4888
From 11 weeks before EWC to 3 months after the birth	Sure Start maternity grant help with the costs of pregnancy or a new baby. 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.	Receiving a qualifying benefit: <ul style="list-style-type: none"> ■ CTC (any amount payable) ■ WTC which includes the disability or severe disability element ■ income support ■ income-based jobseeker's allowance ■ income-related employment and support allowance ■ universal credit 	Form SF100 from Jobcentre or www.gov.uk/sure-start-maternity-grant A health professional must also sign the form. Claim in time even if waiting for tax credit decision, then reclaim when awarded.
From 11 weeks before EWC to 15 weeks after the birth	Income support	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. Lone parents may continue to qualify until child reaches 5.	Contact Jobcentre Plus Telephone: 0800 055 6688 Textphone: 0800 023 4888 Claim form www.gov.uk For a couple, the partner would usually have to claim jobseeker's allowance after the 15 week period.
From 6 weeks before EWC to 2 weeks after the birth	Employment and support allowance (ESA)	Women with sufficient NI contributions, or with little or no other income, not working 16 hours or more a week.	Can also qualify at other times due to illness or if risk to self or baby, or if entitled to maternity allowance during pregnancy.

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From birth Claim within 31 days	Child tax credit (CTC) You may not receive an extra amount for a child born on or after 6 April 2017 if you already have two or more children. See <i>Tax credits – the basics</i> for more information.	Families with children, whether in or out of work, depending on income. You do not have to have paid NI contributions or be a taxpayer.	Claim on form TC600 Tax Credits Helpline 0345 300 3900 Textphone 0345 300 3909 www.gov.uk/child-tax-credit You are still treated as in work for up to 39 weeks during statutory maternity/paternity/shared parental/adoption leave.
	Working tax credit (WTC)	Lone parents can qualify if working at least 16 hours a week. 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. You can still qualify if you are getting SMP or MA, or are on maternity leave (for 39 weeks) if you were working immediately before.	If you are affected by the two child limit for a third or subsequent child born on or after 6 April 2017, you should still report the birth for tax credits as an amount may become payable for childcare, disability, or if an older child no longer qualifies.
From birth Claim within 3 months	Child benefit	Nearly all families with children can qualify, except for some due to immigration status. 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 for state pension.	Claim form CH2 can be downloaded from www.gov.uk/childbenefit Child Benefit Helpline 0300 200 3100 Textphone 0300 200 3103
From birth	Healthy Start scheme (see above)	Women who did not qualify during pregnancy may now qualify through child tax credit.	Remember to notify Healthy Start 0845 607 6823 of the birth to continue getting vouchers and vitamins.
From birth – payable for 2 weeks within first 8 weeks	Statutory paternity pay (SPP) for fathers/partners Payment by the employer to the father of a baby, or to the mother's partner.	Working fathers or the mother's partner who: <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 £113 a week (2017/18 rate), in a specified period; ■ are caring for the baby or supporting the baby's mother; 	Ask employer at least 28 days before you want your leave to start if possible If there is a dispute contact Statutory Payments Disputes Team on 0191 225 5221 www.gov.uk/paternity-pay-leave
From at least 2 weeks after the birth (4 weeks if mother works in a factory)	Statutory shared parental pay Payment by employer – mother and partner can agree to share leave and pay.	Mothers and working fathers, or the mother's partner as above and: <ul style="list-style-type: none"> ■ the baby's mother has been entitled to SMP or maternity allowance, but has given it up to opt for shared parental pay; ■ the father or partner meets the conditions for paternity pay ■ the mother and father or partner must still be employed by the same employer during the shared parental pay period. Shared parental pay allows leave to be shared in blocks, or taken at the same time.	Ask employer at least eight weeks before you want your leave to start If there is a dispute contact Statutory Payments Disputes Team on 0191 225 5221 www.gov.uk/shared-parental-leave-and-pay

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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
	Tax-free childcare	The government will pay £2 for every £8 the parent pays into an online account, which can only be used to pay registered childcare providers. The maximum contribution from the government is £2,000 per child a year (£4,000 if the child is disabled). It is available to families with individual incomes up to £100,000 a year.	Tax-free childcare is not a helpful option for low income families because it cannot be paid at the same time as tax credits or universal credit. Applying for tax-free childcare will trigger automatic termination of the whole tax credit claim, not just the amount for childcare costs. www.childcarechoices.gov.uk
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 birth, one year and three years.	Play@home Free activity books for parents	All children, regardless of income. Scotland-wide scheme providing free books with no means-test.	Health visitors gift the first two books and nurseries gift the third book. Activity sheets also available in Polish. www.healthscotland.com
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 ■ CTC only and income less than £16,105 ■ CTC/WTC and income less than £6,420 ■ universal credit ■ Home Office support for asylum seekers 	Contact your local authority childcare information service or www.scottishchildcare.gov.uk Children who are looked after, under a kinship care order or with a Parent Appointed Guardian are eligible from their second birthday.

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From start of term after 3rd birthday	Free early education and childcare place –600 hours a year	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 – no need to apply. For other pupils, person responsible for the child is getting: <ul style="list-style-type: none"> ■ income support ■ income based jobseekers allowance ■ income related employment and support allowance ■ CTC only and income less than £16,105 ■ CTC/WTC and income less than £6,420 ■ universal credit ■ Home Office support for asylum seekers 	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	Home Energy Scotland Help with fuel costs, insulation, heating and impartial energy advice.	All householders can get advice to reduce bills. Pregnant women and families with a child under 16 may qualify for free central heating and insulation.	Phone Home Energy Scotland on Freephone 0808 808 2282 www.homeenergyscotland.org.uk
	Child Maintenance Options free impartial information & support	Separated parents who need help to make decisions about their child maintenance arrangements.	Telephone: 0800 0835 130 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	<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 ■ universal credit, monthly earnings £935 or less if you have children 	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

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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 (any amount), 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 on a low income. 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, <i>'Kinship care and benefits - the essentials'</i>
	Universal credit	People living in an area where universal credit has been fully introduced, or meet 'gateway' conditions. Currently in most areas, claims are initially taken from single jobseekers without children, but stay on it if circumstances change. Universal credit includes amounts for adults, children and housing costs. It can be paid whether in or out of work.	Universal Credit helpline Telephone: 0345 600 0723 Textphone: 0345 600 0743 www.gov.uk/universal-credit Universal credit can includes 85% of childcare costs, for any hours worked. See <i>Tax credits – moving on to universal credit</i> for more information

CHILD POVERTY ACTION GROUP IN SCOTLAND

Advice line for frontline advisers and support workers 0141 552 0552
Monday - Thursday 10am - 4pm; Friday 10am - 12 noon

Email: advice@cpagscotland.org.uk

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

FURTHER INFORMATION

- View our full range of factsheets online at: www.cpag.org.uk/scotland/factsheets
- CPAG publishes the *Welfare Benefits and Tax Credits Handbook*, a comprehensive guide to benefits and tax credit for claimants and advisers. Find out more at: www.cpag.org.uk/bookshop
- We run a wide range of training courses on benefits and tax credits for workers of different levels of experience. Find out more at: www.cpag.org.uk/scotland/training
- Follow us on Twitter @CPAGScotland

HM Revenue and Customs

Tax Credit Helpline

Telephone: 0345 300 3900

Textphone: 0345 300 3909

Website: www.gov.uk/benefits-credits/tax-credits

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IN SCOTLAND**

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