



Finance



BRAINSTORM

Employment support allowance

Universal credit

Housing benefit

Tax free child care account

Tax credits

Job seekers allowance

What is out there?

Disability living allowance

Personal Independence Payment

Carer's allowance

Income support

Child Benefit

Child benefit

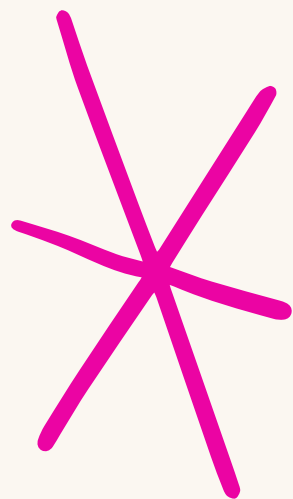
<https://www.gov.uk/child-benefit>

You have parental responsibility for the child(ren)

The child is less than 16 years old OR less than 20 years old and still studying

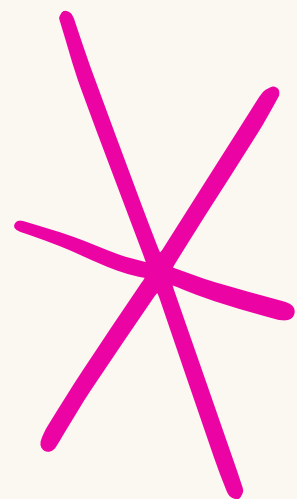
Receive £25.60/week for the first child
£16.95/week for other children

Paid every 4 weeks



Universal Credit

<https://www.gov.uk/universal-credit>



Replaces:
ESA, Income
support, Tax credits

For people who do not
work OR have a low
income

Must be:

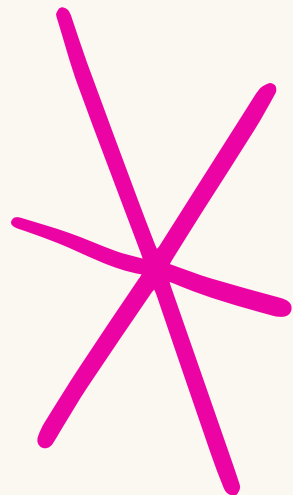
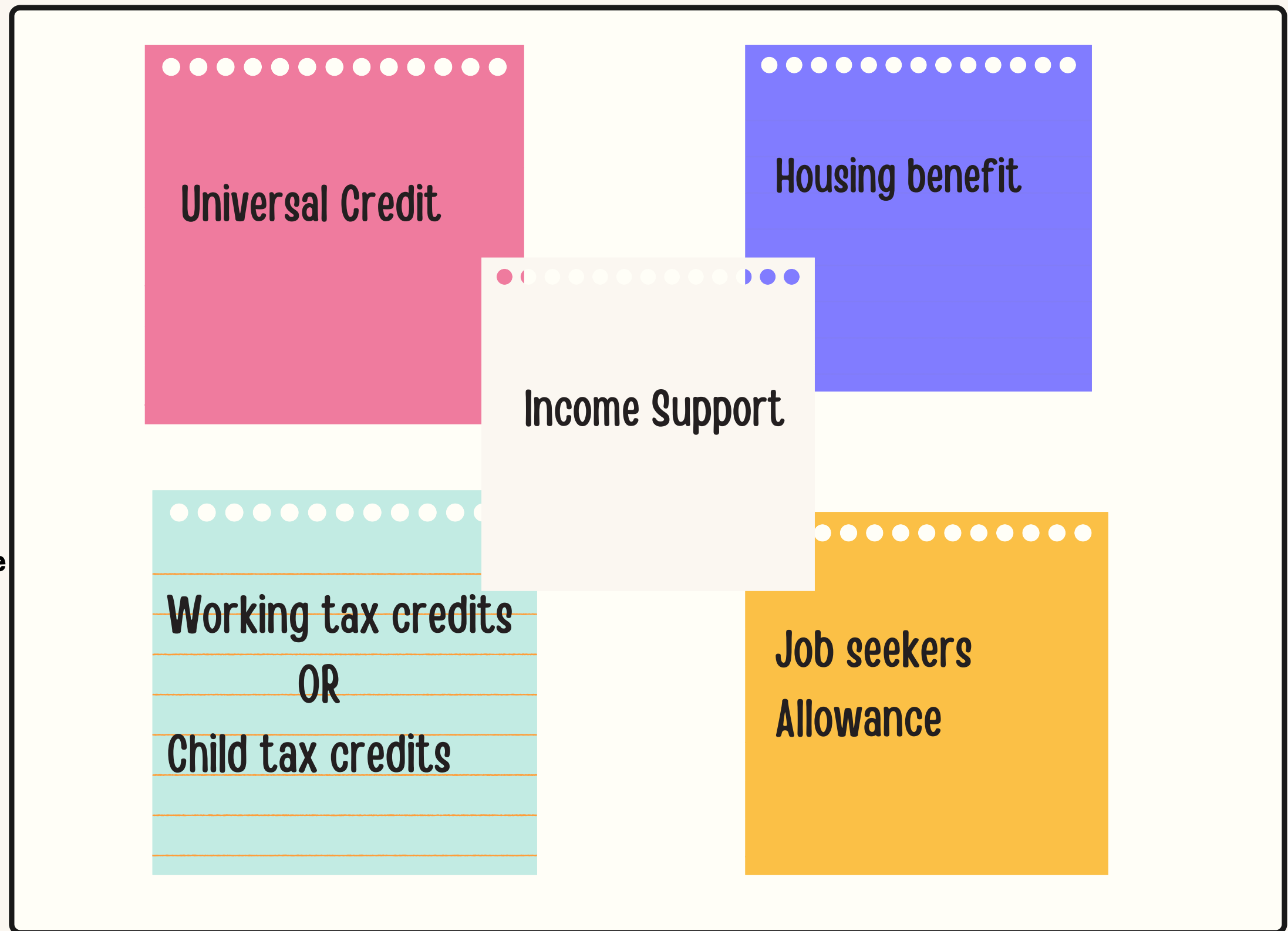
- over 18 years old
- less than pension age
- live in the UK

Must have less
than £16,000 in
savings and
investments



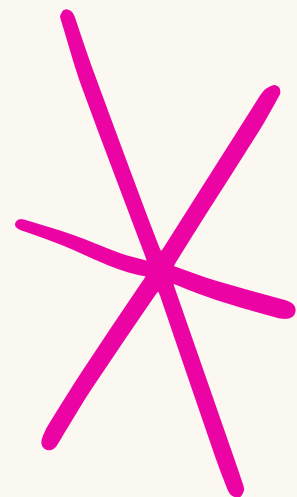
On a low income?

<https://www.gov.uk/browse/benefits/low-income>



Sick/disabled people or Carers

<https://www.gov.uk/financial-help-disabled/disability-and-sickness-benefits>



Employment
Support Allowance

(ESA)

Carer's
allowance

Disability Living
allowance

- for children
- for adults

Personal Independence
Payment

(PIP)



Tax free childcare account

- An online account
- for every £8 you pay in, the government pay £2
- Up to £2000/annum OR £500/quarter for each child
- can be used with free childcare (15 or 30 hours)

- you/your partner work
- Earn at least £2379 in the next 3 months
- Child is less than 12 and lives with you*
- requires NI number

What?

Eligibility

Use

Applying

Warning

- Need your NI number
- UTR number if self employed
- UK birth certificate for the child(ren) you are applying for
- Date you/your partner started to work

- Registered childminder
- Registered nanny
- Registered school
- Some after school clubs and play schemes

If you are on Tax credits, Universal credits OR receive childcare vouchers these will stop.

*16 years old if your child is disabled

<https://www.gov.uk/tax-free-childcare>

HOW TO USE TAX-FREE CHILDCARE



1 CHECK YOU'RE ELIGIBLE

Find out more about eligibility on www.gov.uk/tax-free-childcare

You **can't** use Tax-Free Childcare together with:

- Tax Credits
- Universal Credit
- Childcare Vouchers

2 APPLY FOR TAX-FREE CHILDCARE

Apply at www.gov.uk/apply-for-tax-free-childcare

If eligible, you'll get an online childcare account.

3 SELECT YOUR CHILDCARE PROVIDER

4 PAY MONEY INTO YOUR CHILDCARE ACCOUNT

You can deposit money into your childcare account using a debit card, but it's quicker by standing order or bank transfer. The government top up will be applied automatically and you can use this money when it shows as 'available'.

5 PAY YOUR CHILDCARE PROVIDERS

Use the money in your childcare account, including the government top up, to make one off or regular payments to us.

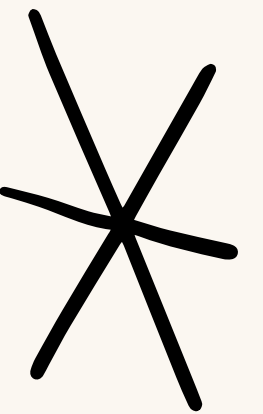
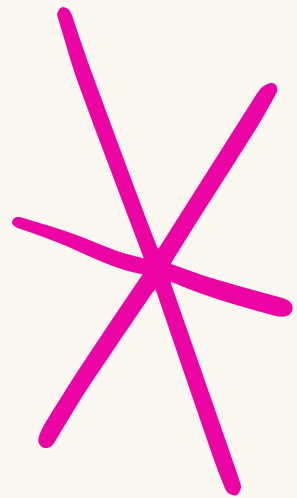
6 RECONFIRM

To continue getting the government top-up, you'll need to confirm your details are up to date every 3 months. The government will send a reminder when you need to do this.



Anything
else?

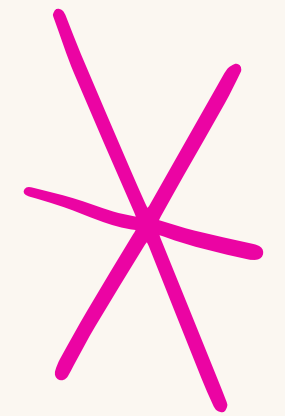
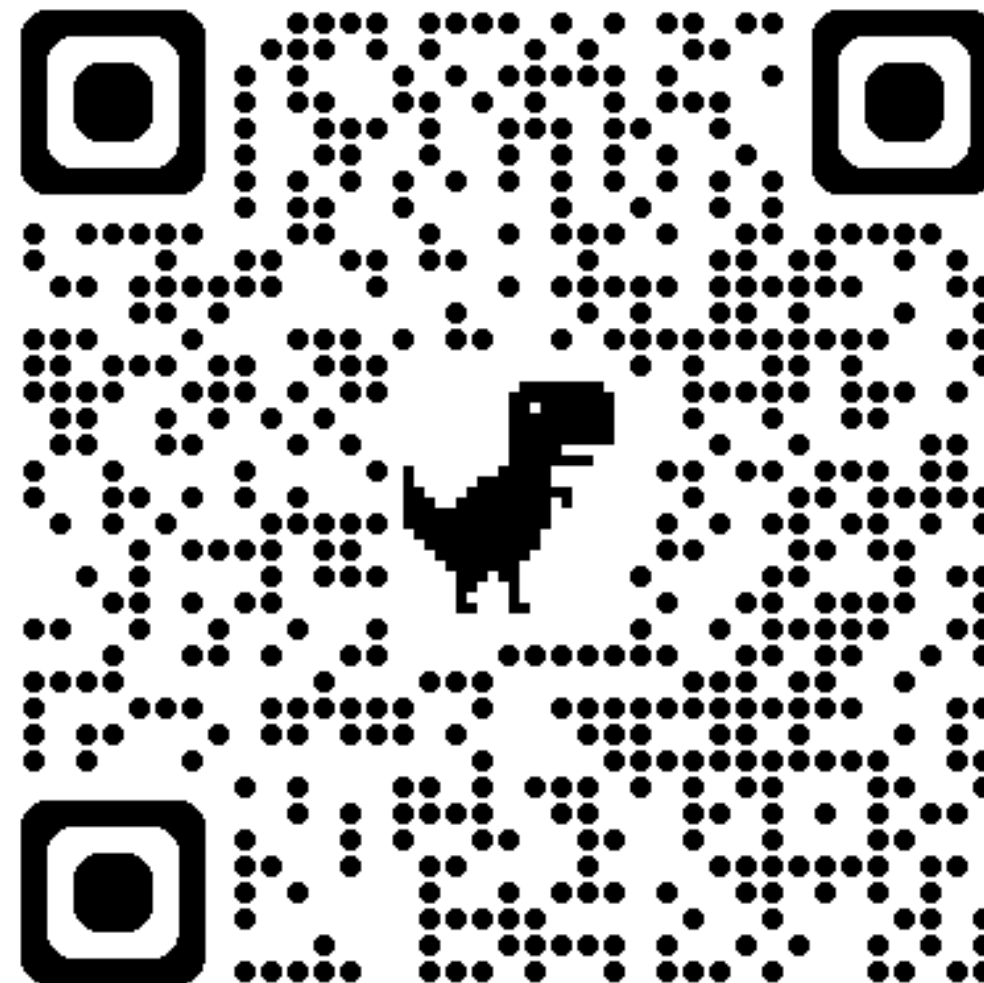
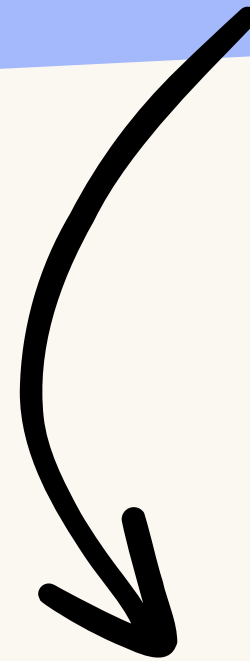
- Single person council tax discount
- Utility provider discounts
- NHS: Low income scheme for those earning less than £16,000
- Supermarket loyalty schemes



USE THIS WEBSITE TO CHECK ELIGIBILITY:

[HTTPS://WWW.GOV.UK/BENEFITS-CALCULATORS](https://www.gov.uk/benefits-calculators)

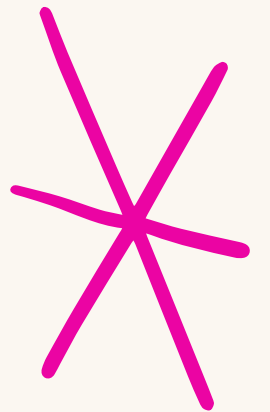
OR SCAN THE QR CODE



Finance Coffee Meeting feedback



Any questions?



**THANK
YOU!**

