

Financial help in the early years

September 2022



welfare
aware
borders

INTRODUCTION

This leaflet outlines what financial help may be available from pregnancy to school age. It includes how universal credit (UC) can help you qualify for certain types of help, and other assistance that is available as well as universal credit.

UC replaces child tax credit, working tax credit, income support, income-based jobseeker's allowance, income-related employment and support allowance and housing benefit for most people. If you are still getting one of these benefits you may also qualify for the financial help described in this leaflet. If you are already entitled to child tax credit (CTC) or working tax credit (WTC) you can continue to get them and renew your claim – if you get one you can start to get the other tax credit.

If you are not already getting UC, becoming responsible for a child for the first time usually means that you have to make a new claim for UC. But you cannot claim UC, and you can still claim tax credits if you are getting the severe disability premium in income support, income-based jobseeker's allowance, income-related employment and support allowance or housing benefit, or were getting it within the last month, and continue to satisfy the conditions for it.

If you are unsure if you need to claim UC seek advice before you make a claim. 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	news.gov.scot/news/healthy-pregnancy-healthy-baby Or ask your GP or health visitor
From start of pregnancy to child's 3rd birthday	Best Start Foods A pre-paid payment card for milk, fruit, vegetables, pulses and eggs, worth £4.50 a week, or £9.00 a week for child under 1.	You qualify if you are pregnant, or responsible for a child under 3 and receiving: <ul style="list-style-type: none"> • UC and earn no more than £660 a month in either of the last two complete monthly assessment periods • CTC (not WTC) with annual income of £17,005 or less • CTC and WTC with annual income of £7,920 or less • housing benefit with weekly income of £328 or less • income support, income-based jobseeker's allowance, income-related employment and support allowance or pension credit. You can also qualify if under 18 or aged 18/19 and a dependent in someone	Claim on 0800 182 2222 or www.mygov.scot/best-start You continue to get credits on the card for 8 weeks if you no longer qualify through UC. If you notify Social Security Scotland that you are entitled through UC again within 12 weeks, you can become entitled to Best Start Foods again without having to make a claim.


FINANCIAL HELP IN THE EARLY YEARS

When	What?	Who qualifies?	More information
<p>From 24 weeks pregnant to 6 months after the birth</p> <p>Your application can be accepted late if you were unable to claim earlier due to coronavirus.</p>	<p>Best Start Grant: Pregnancy and baby payment</p> <p>£642.35 to help with the costs of pregnancy or a new baby if you have no other children under 16 living with you; or £321.20 if you have any other children aged under 16 living with you.</p> <p>There is one £321.20 supplement if you have a multiple birth.</p>	<p>You qualify if you are</p> <ul style="list-style-type: none"> aged under 18 (regardless of income or benefits), aged 18 or 19 and a dependant in someone else's benefit claim because you are still in school or college. <p>OR</p> <p>You or your partner are entitled to:</p> <ul style="list-style-type: none"> universal credit (UC). You must have been getting any amount of UC in the monthly assessment period in which you apply, or the one before that. You are still entitled if your UC has been reduced to nil because of a sanction. CTC or WTC (any amount payable) income support income-based jobseeker's allowance income-related employment and support allowance pension credit; or housing benefit 	<p>Apply online or download a claim form www.mygov.scot/best-start-grant</p> <p>Or apply by phone on 0800 182 2222, or request a claim form.</p> <p>Claim within six months of the birth even if waiting for a universal credit decision, then contact Social Security Scotland when awarded.</p> <p>If you are not the parent or parent's partner, and have become responsible for a baby (e.g. as a kinship carer), you may qualify and can claim before the baby's first birthday.</p>
<p>During pregnancy & baby's first year</p>	<p>Free dental treatment</p>	<p>Pregnant women, and new mothers within one year of the birth. See also 'Health benefits' below for eligibility at other times.</p>	<p>Ask your dentist or phone NHS Inform on 0800 22 44 88. Dental treatment is free for children/young people under 26.</p>
	<p>NHS Minor Ailment Service – free medicines on advice of local pharmacy</p>	<p>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.</p>	<p>Ask your local pharmacy communitypharmacy.scot.nhs.uk/ Prescriptions are free in Scotland</p>
<p>Ongoing</p>	<p>Help with NHS costs dental treatment, glasses, fares, wigs, fabric supports</p>	<p>Dental treatment, vouchers for glasses, wigs and fabric supports are free for children under 16, or under 19 in full-time education.</p> <p>You qualify for yourself if you get universal credit, and monthly earnings £935 or less if you have children. You may also qualify if you get benefits or tax credits replaced by UC.</p>	<p>NHS Helpline: 0845 850 1166 nhsinform.scot See also NHS Scotland leaflet HCS2</p>
<p>From 11 weeks before expected week of childbirth (EWC) – payable for 39 weeks.</p> <p>If your earnings are reduced because you are a furloughed</p>	<p>Statutory maternity pay (SMP)</p> <p>Some employers may provide more maternity pay under the terms of your contract</p>	<p>Employed women who have:</p> <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 £123 a week over at least 8 weeks, ending with the 15th week before the EWC. 	<p>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</p>

When	What?	Who qualifies?	More information
employee due to coronavirus, you can qualify for SMP Or MA, based on your normal earnings before the reduction was applied.	Maternity allowance (MA) For women who do not qualify for SMP. MA can be topped up by universal credit. look for work.	Women who have been: <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); <i>and</i> • had average weekly earnings of at least £30 a week in any 13 weeks in the 66 week period; or • 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 15 weeks after the birth Your first payment is usually made one month and seven days after your claim. You can request an advance, which you will have to pay back.	Universal credit If you were on jobseeker's allowance, you should usually claim UC at this point, so that you don't have to look for work. If you're getting UC already, your claimant commitment should be changed so that you no longer have to look for work.	You don't have to look for work for the period 11 weeks before your baby is due to 15 weeks after the birth. You cannot be sanctioned for failing to meet work-related requirements during this period. If you already have a sanction from an earlier date, the sanction should be reduced so that you receive 60% of your personal allowance in this period.	Universal Credit helpline Telephone: 0800 328 5644 Textphone: 0800 328 1344 Claim online www.gov.uk/universal-credit For a couple, the partner would usually still have to meet all their work-related requirements. S/he should notify their work coach of when the baby is due, and as soon as possible if s/he needs to be with you when you go into labour.
From 6 weeks before EWC to 2 weeks after the birth	Employment and support allowance (new style ESA)	Women with sufficient National Insurance contributions, not working 16 hours or more a week. You can get new-style (contributory) ESA as well as UC.	Can also qualify at other times due to illness or if risk to self or baby, or if entitled to maternity allowance during pregnancy.
From birth You can register when you're about 20-24 weeks pregnant	Baby box A box of basic items, with a total value of over £100, and the box is also suitable for babies to sleep in.	All pregnant women resident in Scotland, regardless of income, if they want one. You can get the baby box as well as other help which you qualify for such as the Best Start grant.	Speak to your midwife to register. See www.parentclub.scot for more information.
From birth for premature babies	Neonatal Expenses Fund	Help with the costs of travel or food if you are the parent or guardian of a premature baby on hospital.	Go to www.mygov.scot/neonatal-expenses-fund/ for claim form to be returned to hospital or health board
From birth	Best Start Foods	Women who did not qualify during pregnancy may now qualify through universal credit.	Remember to notify Best Start Foods of the birth to continue getting credits on your payment card.
From birth	Healthy Start vitamins	If you are entitled to Best Start Foods, you can also get free Healthy Start vitamins for your child, and for yourself in the first year after giving birth.	Ask your midwife, health visitor or GP. www.healthystart.nhs.uk/healthy-start-vouchers/healthy-start-vitamins/

When	What?	Who qualifies?	More information
From birth Claim within 3 months	Child benefit £21.80 for the first child and £14.45 for each additional child.	<p>Nearly all families with children can qualify, except for some due to immigration status.</p> <p>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.</p>	<p>Claim form CH2 can be downloaded from www.gov.uk/childbenefit</p> <p>Child Benefit Helpline 0300 200 3100</p> <p>Textphone 0300 200 3103</p>
From birth Make sure you report the birth in the monthly assessment period in which your baby is born. If you are asked to provide further information or evidence, you should usually do so within 14 days.	Universal credit (including child element) <p>If you were not getting universal credit before your baby was born, you should usually claim now.</p> <p>If you were already getting UC, you should report the birth.</p> <p>A child element of £244.58 a month is payable for a new baby.</p>	<p>In or out of work, depending on income.</p> <p>You do not have to have paid NI contributions or be a taxpayer.</p> <p>If you are a full-time student, you can get UC if you are responsible for a child.</p> <p>You cannot get UC if you have more than £16,000 in capital or savings.</p> <p>You have no work-related requirements when you are responsible for a child under the age of one. If you are part of a couple, this only applies to the one who has main responsibility for the child.</p> <p>You may not receive this extra amount for a new baby if you already have two or more children. There are exceptions to this 'two child limit'.</p>	<p>Universal Credit helpline Telephone: 0800 328 5644 Textphone: 0800 328 1344</p> <p>Claim online www.gov.uk/universal-credit</p> <p>If you are affected by the two child limit, you should still report the birth as an amount may become payable for childcare, disability, or if an older child no longer qualifies.</p> <p>You can request an advance of your first payment following a new claim or birth of a new baby.</p> <p>You can request flexible payments in Scotland so that you are paid twice a month and the amount for rent goes direct to your landlord if you choose.</p>
From birth – up to child's 6th birthday	Scottish child payment £25 a week for each eligible child. A £100 payment will be made every four weeks for each eligible child.	<p>Parent ordinarily resident in Scotland, responsible for a child under 6, entitled to a qualifying benefit:</p> <ul style="list-style-type: none"> • Universal credit • Child tax credit • Working tax credit • Pension credit • Income support • Income-based jobseeker's allowance • Income-related employment and support allowance 	<p>Apply online or download a claim form www.mygov.scot/best-start-grant</p> <p>Or apply by phone on 0800 182 2222 or request a claim form.</p> <p>The Scottish Child payment will be extended to eligible children under 16 on 14th November 2022. On the same date the payment for all eligible children under 16 will be increased to £25 per week.</p> <p>New claims for children under 16 should be made from 14th November 2022 either online or by phone as detailed above.</p> <p>Where a claim for a child under 6 year old already exists claims for older children under 16 can be made by reporting a change of circumstances without the need for a whole new claim.</p>

When	What?	Who qualifies?	More information
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 £123 a week, over at least 8 weeks ending with the 15th week before EWC ; • 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 03000 560630. 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. 	Ask employer at least eight weeks before you want your leave to start If there is a dispute contact Statutory Payments Disputes Team on 03000 560630. www.gov.uk/shared-parental-leave-and-pay
Going back to work You can get childcare costs if you have an offer of a job to start in your next monthly assessment period. You must report childcare costs in the assessment period in which you have paid, or the following one.	Childcare element of universal credit Help with 85% of registered childcare costs, up to a monthly limit payable of £646.35 for one child or £1,108.04 for two or more children.	You can get help with costs of registered childcare if you are in work, any hours, as long as the amount of childcare is not considered excessive. Couples usually have to be both in work, unless the non-working partner has limited capability for work or is temporarily absent from home. The childcare element can continue to be paid for childcare costs in the monthly assessment period after you have stopped work. The childcare element can continue to maintain childcare arrangements while you are on SMP, SSP or SSPP.	Universal Credit helpline Telephone: 0800 328 5644 Textphone: 0800 328 1344 If you need help to pay for childcare costs in advance before you can start work, request a budgeting advance. If you are not entitled to UC because your income is too high, you may qualify for tax-free childcare instead – see www.childcarechoices.gov.uk
Going back to work If you already get tax credits, you can start to get help with childcare costs	Childcare element of WTC Help with 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.gov.uk/working-tax-credit

When	What?	Who qualifies?	More information
Going back to work If you cannot get universal credit or tax credits	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 from baby to Primary 1.	All children, regardless of income. Scotland-wide scheme providing free books with no mean-test.	Scottish Book Trust 0131 524 0160 www.scottishbooktrust.com Bookbags are given out by Health Visitors, libraries, nurseries and 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. healthscotland.com
From 2nd birthday to age 3 and a half Your application can be accepted late if you were unable to claim earlier due to coronavirus.	Best Start Grant: early learning payment £267.65 per child to help with costs in the early years. It is up to you what you spend it on and do not have to provide receipts.	You qualify if you are responsible for a child of school age and you or your partner <ul style="list-style-type: none"> are aged under 18 (regardless of income or benefits); aged 18 or 19 and a dependant in someone else's benefit claim because you are still in school or college; or entitled to a qualifying benefit as for the pregnancy and baby payment. If you are not the parent and have become responsible for a child in this age group (e.g. as a kinship carer), you may qualify.	Apply online or download a claim form www.mygov.scot/best-start-grant/ Or apply by phone on 0800 182 2222, or request a claim form. Claim from 2 nd birthday to age 3 and a half, even if waiting for a universal credit decision, then contact Social Security Scotland when awarded. Your child does not have to have started in early education or childcare.
From start of term after 2nd birthday	Free early education and childcare place –1,140 hours a year (around 30 hours a week during term-time). Your child is also entitled to free milk and a healthy snack.	You must be getting: <ul style="list-style-type: none"> universal credit and earning no more than £660 in the monthly assessment period before you apply. CTC (not entitled to WTC) with annual income no more than £17,005 CTC and WTC with annual income no more than £7,920 Income-based jobseeker's allowance income-related employment and support allowance, pension credit; or asylum support from the Home Office 	Contact your local authority or mygov.scot/childcare-costs-help Children who are looked after, under a kinship care order or with a Parent Appointed Guardian are also eligible from their second birthday. Once you qualify for a childcare place, it continues to be provided even if you no longer get a qualifying benefit or earn over the limit.

When	What?	Who qualifies?	More information
From start of term after 3rd birthday	Free early education and childcare place (1,140 hours a year)	All three and four-year-olds whose parents want one. Your child is also entitled to free milk and a healthy snack.	Contact your local authority childcare information service or parentclub.scot/articles/early-learning-and-childcare-in-scotland-is-changing
School age: Claim from 1 June 2022 to 28 February 2023. You must be responsible for a child born from 1 March 2017 to 29 February 2018. Your child does not actually have to have started school.	Best Start Grant: School-age payment £267.65 to help with the costs of starting school. It is up to you what you spend it on, and you do not need to show receipts.	You qualify if you are responsible for a child of school age and you or your partner <ul style="list-style-type: none"> are aged under 18 (regardless of income or benefits); aged 18 or 19 and a dependant in someone else's benefit claim because you are still in school or college; or entitled to a qualifying benefit as for the pregnancy and baby payment. If you are not the parent and have become responsible for a child in this age group (e.g. as a kinship carer), you may qualify.	Apply online or download a claim form www.mygov.scot/best-start Or apply by phone on 0800 182 2222, or request a claim form. You can claim at any time within the 9 month application window. If you are waiting for a universal credit decision, you should still claim the payment within this window and then contact Social Security Scotland when awarded.
Starting school	Free school meals School clothing grants are also available under similar criteria, although this can vary locally.	All P1-5 pupils attending school are entitled to free school meals. If you are entitled to means tested free school meals you should still make an application for children P1-5 so that you can be considered for payments which cover the holiday periods. For other pupils, parent or carer getting universal credit and earning no more than £660 in the monthly assessment period before you apply. You also qualify if you get CTC only with income under £17,005, or CTC/WTC with income under £7,920.	To apply, contact your local authority. The school clothing grant is payable at a minimum of: <ul style="list-style-type: none"> £120 per child of primary school age £150 per child of secondary school age
Age 5-21	Free bus travel	All 5-21 year olds in Scotland, regardless of household income or benefits.	transport.gov.scot/concessionary-travel/young-persons-free-bus-travel-scheme/
Other financial help for families with children – up to age 16, or in some cases 19 and in full-time non-advanced education	Warmer Homes Scotland Help with fuel costs, insulation, heating.	Anyone can get advice to reduce bills. Pregnant women and families with a child under 16 on tax credits or UC may qualify for free central heating and insulation.	Phone Home Energy Scotland on Freephone 0808 808 2282 energysavingtrust.org.uk/scotland
	Child Maintenance Options	Information for separated parents about their child maintenance arrangements.	Phone: 0800 0835 130 gov.uk/child-maintenance/how-to-apply

When	What?	Who qualifies?	More information
Help in other circumstances	Child Disability Payment (CDP) for a disabled child Replaced disability living allowance (DLA) for new claims in Scotland.	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/CDP for a child also means additional universal credit or child tax credit.	Apply online at mygov.scot/child-disability-payment or phone 0800 182 2222 to start an application and get a paper form sent to you by post.
	Child winter heating assistance (annual payment: £214.10 in 2022)	Families with a severely disabled child, aged 18 or under and entitled to the highest rate of the care component of DLA or CDP, or the enhanced rate of the daily living component of personal independence payment.	Paid automatically regardless of other income, savings or benefits.
	Funeral support payment A grant to help with the costs of a funeral when a partner, child, relative or close friend has died	You can qualify if you are getting universal credit or other benefits and are responsible for the funeral costs. Claim from date of death up to 6 months after funeral.	To claim: <ul style="list-style-type: none"> • phone Social Security Scotland on 0800 182 2222 • claim online or download a paper application form from www.mygov.scot/funeral-support-payment
	Scottish Welfare Fund grants Community Care Grant and Crisis Grant	People on a low income. A community care grant for household equipment, furniture or removal costs can be paid in certain circumstances to families moving home or under exceptional pressure. A crisis grant may be paid to help with living expenses in an emergency.	Contact your local authority
	Housing benefit	Housing Benefit is help with rent and some other housing costs but doesn't include mortgage costs. Housing costs for people of working age are paid through Universal Credit unless you are in temporary accommodation (such as a short term homeless let) or specified accommodation (where care, support or supervision are provided such as a refuge or supported accommodation)	Contact your local authority
	Discretionary housing payments	Paid to people who receive Housing Benefit or the Housing Element of Universal Credit to help with rent costs where Housing Benefit or Universal Credit don't cover the rent or housing related costs such as removal costs.	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 affect entitlement to child benefit and universal credit.	Contact your local authority. See also CPAG in Scotland's leaflet, Kinship care and benefits - the essentials
	Assisted Prison Visits	Help with travel costs for people who get universal credit or other benefits and are visiting a partner, child or close relative in prison. See also CPAG in Scotland's factsheet ' Financial help for families affected by imprisonment '	You can get an application form from the prison, or download from www.gov.uk/help-with-prison-visits Or contact Assisted Prison Visits Unit assisted.prison.visits@noms.gsi.gov.uk Telephone: 0300 063 2100

Glossary

CTC – Child Tax Credit
DLA – Disability Living Allowance
ESA – Employment & Support Allowance
EWC – Expected Week of Childbirth
KCA – Kinship Care Allowance
MA – Maternity Allowance
NI – National Insurance
SMP – Statutory Maternity Pay
SPP – Statutory Paternity Pay
SSPP – Statutory Shared Parental Pay
UC – Universal Credit
WTC – Working Tax Credit

Find out more

Scottish Borders Council

CUSTOMER ADVICE & SUPPORT SERVICE

0300 100 1800

www.scotborders.gov.uk

Social Security Scotland

0800 182 2222

www.socialsecurity.gov.scot/

Homelessness Services

0300 100 1800

Early Years Team

earlyyearsteamed@scotborders.gov.uk

Citizens Advice Bureau

www.cas.org.uk

GALASHIELS	01896 753889
DUNS	01361 883340
EYEMOUTH	01890 750500
HAWICK	01450 374266
KELSO	01573 223516
PEEBLES	01721 721722

Scottish Borders Housing Association.

01750 724444

www.sbha.org.uk

Berwickshire Housing Association

01361 884 000

www.bhagroup.org.uk

Waverley Housing Association

01450 364200

www.waverley-housing.co.uk

Eildon Housing Association

03000 200 217

www.eildon.org.uk

Child Poverty Action Group in Scotland

0141 552 0552 advice line for advisers only on benefits and tax credits

Monday to Thursday | 10.00am to 4.00pm

Friday | 10.00am to 12 noon

email: advice@cpagscotland.org.uk

www.cpag.org.uk/scotland/taxcredits

HM Revenue and Customs

TAX CREDIT HELPLINE

0345 300 3900

Textphone 0345 300 3909

www.hmrc.gov.uk



CHILD POVERTY ACTION GROUP in SCOTLAND

This briefing sheet has been adapted from the leaflet 'Financial help in the early years', produced by Child Poverty Action Group in Scotland to provide guidance on the benefits system for anyone working with families.

More information available at:

www.cpag.org.uk

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