



PUT COST OF THE SCHOOL DAY ACTIONS IN PLACE

As a school community you have done your groundwork, your research and you have reflected on what you found out. By now you will know where costs are creating problems and have thought about possible policy and practice solutions. This is where everybody's work pays off and you put changes in place.

At this point in your Cost of the School Day journey, it's also a really good idea to remind everyone in your school community about the positive changes you are making, and what you are trying to achieve. Good communication helps cost reducing activities to be understood, well received and successful.

To support your work in Step Four, this section of the toolkit includes:

- Practice examples from schools and local authorities across Scotland tried and tested actions on common cost barriers that can help inform your approach
- Links to our Talking about Costs and Money at School resource and animation, packed full of practical and straightforward advice from parents and carers on better communication
- Information on grants, entitlements and support for families living on low incomes.



COST OF THE SCHOOL DAY ACTION ACROSS SCOTLAND

Schools and local authorities across Scotland are working hard to remove cost barriers for children and young people. This means that there is a wealth of experience and a range of great ideas to draw on when looking at the cost related issues children and young people face every day.

For this section of the toolkit, we've selected some examples of strategic approaches to Cost of the School Day in local authorities and a few interesting practice examples from schools in different areas. Some of these actions may be perfect for your school and could be put in place quite easily, some could work with adaptions for your school community's needs and others might spark off an interesting discussion for your working group.

Every school is different and each local authority area faces different challenges but some Cost of the School Day approaches work in a surprisingly diverse selection of settings. Some of the most commonly taken actions are included here.

Local authorities supporting schools

Cost of the School Day action in individual schools makes a difference to the children and families in them. However, when local authorities prioritise and take a strategic lead on Cost of the School Day, it helps to create a more supportive environment for schools to make these changes within.

An independent evaluation of Cost of the School Day found that, regardless of individual local circumstances, there are some key factors at local authority level which can help to make Cost of the School Day successful:

- Visible senior leadership and commitment within local education services is crucial to champion Cost of the School Day and help support and drive forward this work in schools
- Links between poverty-related policies well communicated and understood it is crucial that local areas have connected local policies with national policies across a range of partners and not just in education services
- Policy and procedures at local authority level which help schools address issues associated with the cost of the school day and avoid strategic opportunities being missed. There is the risk that if actions are carried out only in individual schools they remain isolated pockets of activity
- Local governance structures must be in place so that progress is monitored, impact is understood, and senior leaders are accountable for change.

More information on what works to develop and sustain Cost of the School Day can be found in Step One.



Highlighted below are four examples of local authorities supporting Cost of the School Day in their schools: North Ayrshire Council, Dundee City Council, Comhairle nan Eilean Siar/ Western Isles Council and Moray Council. There are many others around the country, but these examples offer useful insights into how the programme can work differently in a diverse range of areas.

North Ayrshire

Cost of the School Day was identified as a key focus in the North Ayrshire 2019/20 Child Poverty Action Plan and Report and a working group was established. Composed of Elected Members, young people, parents, head teachers and staff of educational establishments, senior officers from the Council and HSCP, CPP partners and officers, the group's task was to drive forward a whole systems approach to reducing costs in education. The subsequent policy and action plan is for all educational establishments, community planning partners, communities and local businesses.

The North Ayrshire Cost of the School Day commitments and actions are:

- to reduce costs related to going to school by taking a sustainable, whole systems approach to the Cost of the School Day
- to increase participation by children, young people and families, putting them at the heart of making decisions and designing policies that affect the cost of the school day
- to minimise income stigma and increase inclusive approaches: schools, services and partners will take a reflective, poverty aware and inclusive approach to making decisions that affect the cost of the school day
- to support families to maximise their income and participate in the life of their school.

In 2021, North Ayrshire pledged a recurring annual investment of £500,000 to support Cost of the School Day action on food, clothing and digital inclusion.

Collaboration, communication and co-design are central. Their first annual Cost of the School Day conference was held in June 2021 – in future years this will be when school action plans can be reviewed and good practice shared by Cost of the School Day champions and other staff and partners. An annual survey will gather views of parents, young people, school staff and other partners across the authority to inform the conferences and improvements to policy and approaches.

Watch this film by Members of the Scottish Youth Parliament (MSYPs) in North Ayrshire talking about What does Cost of the School Day mean to young people? (2021)



Dundee

Dundee City Council's Cost of the School Day partnership with CPAG in Scotland from 2017 to 2020 drove forward work with schools in the city to understand common financial barriers at school and take action to reduce them.

The Cost of the School Day Dundee report, was based on action research in schools with 1000 children and young people, parents and carers and staff was launched in 2018. As well as highlighting a wealth of good practice, it identified a range of cost barriers and priority issues for school communities. In response, Dundee City Council set four Statements of Intent:

- No child or young person in Dundee will start school without a breakfast
- No child in Dundee will miss out on their Primary 7 residential trip due to cost
- All schools will develop a Cost of the School Day action plan by the end of session 2018/2019
- All children and young people in Dundee schools will have access to an affordable school uniform

School communities have invested time, effort and enthusiasm into reducing and removing financial barriers, and the Education Officer chaired Cost of the School Day steering group helps to drive continued progress.

Comhairle nan Eilean Siar/ Western Isles Council

Schools in the Western Isles have been supported to increase awareness, develop policies, work with parents and the school Parent Council, developing initiatives and working with local partners to address school costs.

Key to driving forward this work are a team of Education Attainment Apprentices, whose appointment was financed by schools pooling their Pupil Equity Funding. Through a range of direct interventions and support, the team has been working to reduce the cost of the school day for children and families and increasing participation. Some projects have been specific to local school settings, such as uniform exchanges and breakfast clubs. They have identified partnerships to reduce or remove the cost of trips, supported attendance, and partnered with CLD to run a full programme of free summer activities.



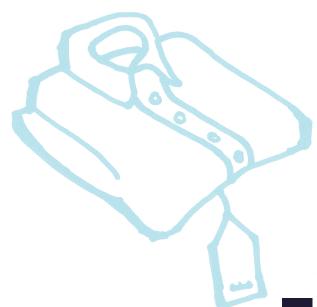
Moray

Building on equity work already happening in schools, the Fairer Moray Forum Action Group hosted a Cost of the School Day conference in February 2019. Practitioners from education, children's services and third sector organisations gathered to discuss the barriers and challenges facing children, families and schools across Moray, and share current impactful practice from across the authority. At the end of 2019, Moray Council in partnership with CPAG in Scotland and Children North East began a Lottery funded three year Cost of the School Day project with dedicated practitioners working directly in schools. The aim in Moray is to work towards:

- Child poverty aware school staff throughout the authority with a clear understanding of financial barriers at school and the motivation and resources to tackle them
- Policy and practice at school and local authority level which reduce costs and poverty related stigma for children and families
- Families and children aware of and able to access support available in their schools
- Children from low income households able to fully participate in all parts of the school day
- Creating opportunities to share learning and good practice across all Moray schools

Despite lockdown and school building closures, by the middle of 2021 more than 1,000 pupils across Moray had taken part in Cost of the School Day consultations either face to face or virtually.







PRACTICE EXAMPLES IN SCHOOLS

There are countless ways schools can reduce costs and remove the financial barriers to education. On the following pages you'll find just some of the ways this has been done. All ideas here could be used or adapted for your setting.

To find out about other cost reducing policy and practice taking place in schools and local authorities around Scotland, go to the

Cost of the School Day Ideas Bank.

All of the examples here have been provided by schools taking part in Cost of the School Day practice surveys and films. Is there something happening in your school that you think should be featured here? Email the team at costoftheschoolday@cpagscotland.org.uk with your practice examples.

Uniform and clothing

Morgan Academy in Dundee maintains a stock of uniform to ensure equity by providing any pieces of uniform that pupils might need. This approach is all about making sure that people included and ensuring attendance: "It's about having the children relaxed and happy to come to school, without all those worries on their shoulders."

Freely available uniform and gym kit at Bo'Ness Public Primary School in Falkirk has led to



"improved self-esteem and engagement in learning".



Find out more about Morgan

Academy's uniform stock and uniform

policy here

Discreet provision of uniform at Drumlanrig St Cuthbert's Primary School in the Scottish Borders has made the children who need it



"happier and more settled [with] confidence and self-esteem improved."



Keith Grammar School in Moray has a uniform policy described by parent council members as being

"just a common sense approach to school wear"

The Depute Head described the uniform policy as:

"simple, affordable and inclusive."

Read about the development of the school uniform policy in this case study.

Find out more about Keith Grammar School's approach to uniform in this film.



Holywood Primary School, near Dumfries, has

"selected a uniform colour (grey) which doesn't fade in the wash and is readily available from most supermarkets."

Burntisland Primary School in Fife has a preloved clothing bank which

"reduces any potential bullying...
we have encouraged a 'no shame'
approach."

St Peter's Primary School in Moray provides waterproof jackets, trousers and wellies for any pupil to use during outdoor wet play or when taking part in outdoor learning sessions.

Dalreoch Primary School in West Dunbartonshire:

"Our weekly payment scheme for uniforms helps make them affordable to all."



At Port Glasgow High School, Inverciyde:

"We have a Blazer Hire Scheme which allows families to hire blazers for a two year period at low cost."



You can see more about work to reduce the cost of uniforms in this film.

Breakfast

Morgan Academy in Dundee and Keith Grammar in Moray both run breakfast clubs which are open to all, ensuring that everyone has a chance to eat something before the school day starts.

One pupil at Morgan Academy said that:

"Sometimes people get stressed out if they've not ate anything.
And when it comes to break and people are so hungry 'cause they've not had anything to eat for their breakfast. But coming in and knowing that you can get a bit of toast and even a drink of juice is really good and I would really recommend it to other schools."



Breakfast club at Cradlehall Primary School in Highland means that children arrive in class

"full up, ready to learn and less stressed."



Learning in school and at home

At Lockerbie Academy in Dumfries and Galloway, removing charges for Home Economics, Technical, Art and PE has meant that that all young people have equal access to the curriculum:

"Pupils do not avoid subjects as a result of curriculum costs. They are able to participate in all subjects without fear of extra costs."



Staff and pupils from Lockerbie Academy feature in: 'Cost of the School Day Around Scotland'.

St Peter's Primary School in Moray purchased a book vending machine with their PEF allocation, which is stocked with books from school fundraisers, by approaching local charity shops to request donations, and through private donations. The children help to decide what is in the vending machine. During the school year each child will be awarded a free gold token, which entitles them to choose a book from the machine to keep.

Pupil surveys at Cardinal Newman High School in North Lanarkshire showed that buying stationery items for school can be an issue. \$1, \$2 and \$3 were issued with packed pencil cases in term one and a new Preparation Station set up which is open to all.



At Miller Primary School in Glasgow, all children have access to everything they need to learn:

"Having the pens and pencils and resources to hand, and everybody having access to them means there's no stigma attached to maybe not having a pen or a pencil. The children know they can come to school, they don't even really need a school bag, and everything will be provided for them."

One pupil said:

"We've got everything we need in all the classrooms, like rubbers, pencils, pens, whiteboards, scissors, calculators, glue sticks, whiteboard pens, paper, all the things to help us with our learning..."



Learn more about Miller Primary
School's approach to equity in this
film.

At Drumlanrig St Cuthbert's Primary School in the Scottish Borders:

"A homework club at lunch time allows children access to computers and the internet. Support is also provided by teachers."

In North Lanarkshire, Clyde Valley High provides a programme of out of school support:

"Easter school and summer school are funded by ourselves at no cost to pupils. Supported study is provided free of charge every week. After school clubs are free and transport costs are provided if needed."

Cluny Primary School in Moray has a partnership with Scottish Opera. In P7, the entire year is able to take part in extra-curricular arts activities at no cost to families, widening access to the arts for all. The P7s take part in rehearsing, stage managing and performing in an opera, with costumes provided by either the school or the opera company. The final performance is free for parents to attend.



Netherburn Primary School in South
Lanarkshire has set up a digital lending in North Lanarkshire mean that

"children turn up on the trip rather than being kept off due to parental embarrassment at inability to pay for a trip."

Trips, clubs and fun events

"We don't want additional pressures for families and we don't want additional pressures for children where you are setting some sort of home link task or you are setting something you could access at home, but actually they can't do that. I think it's about being very inclusive and ensuring that what we're offering, we can back it up and we can support families."

scheme to make sure that all children

have access to devices at home. The

head teacher said:

Seafield Primary School in Moray ask pupils to bring their donation for charity days and fun events in sealed envelopes. This was originally a Covid safety measure so that donations could be quarantined, but the school found that pupils and families preferred it as donations were completely anonymous and discreet.



St Edward's Primary in North Lanarkshire makes sure that all fun events are free so that nobody is left out, creating

"an inclusive ethos where pupils feel valued."

Recognising that the cost of cinema tickets can be prohibitive for some families, Cluny Primary School hired a large screen and projector for in school cinema club experience, and all pupils are given a drink and popcorn.

Auchenharvie Academy in North
Ayrshire has a communication strategy
in place to reduce the number of young
people who are self-excluding from trips
and ensure that more people who would
like to go on a trip get the chance to go.

Click here to see more about

Netherburn Primary School's digital
lending scheme.



CASE STUDY: Non-stigmatising help with trips

Auchenharvie Academy



Auchenharvie Academy in Stevenston, North Ayrshire is a 6 year nondenominational comprehensive

School roll: 648

A really important part of tackling costs at school is ensuring that nobody feels ashamed or stigmatised by the way help is offered. Approaches to this might look different in different school communities and it might require some consultation and creativity to work out the best approach in your setting.

Staff at Auchenharvie Academy were aware that some young people would automatically self- exclude from trips and activities that cost their families money.

Their solution is to promote trips and activities in the first instance without mentioning costs. Once pupils have highlighted that they are keen to participate, the faculty involved identifies pupils who might need additional support.

The school gets in touch again and includes this statement:

'Due to additional funding becoming available within the school, we no longer require payment for your child to participate in this upcoming trip.'

Staff will also call parents and carers to get this message over. And, if the family would prefer to pay they are always given the opportunity to opt out of this process. Allison Hopton, Principal Teacher Family Learning at Auchenharvie, tells us that this approach has been built on the school's experience of their community and what might work best:

"We often have to change our approach on how we deal with different situations so we don't upset any of our families. The last thing we want to do is cause damage to any relationships we have spent years building."

Where trips are more expensive, payment plans, fundraising and PEF are all used to subsidise the costs to support all the young people attending, to ensure all have the opportunity to take part.

This approach is used consistently across the school to ensure no pupil misses out and every parent and carer receives the same correspondence from the school.

Go back to Step 2



Netherburn Primary School in South Lanarkshire provides a range of free afterschool clubs. From reading for pleasure, football, netball, cross country running, homework club, everyone in the school gets a chance to take part. One pupil told us that:



"It's so everyone gets the opportunity."

Find out more about this and other approaches in our <u>Talking about Costs</u> and <u>Money at School</u> resource.



Hear more in this short film.



Financial information and help

Braes High School in Falkirk has created a dedicated Cost of the School Day web page in a prominent position on the school website with information on help to pay for trips or items for specific subjects, the school's uniform exchange and clothing pop up shops, access to a benefits advisor, links to application forms for entitlements and ways for parents to get in touch to discuss further. Click here to see the Braes Cost of the School Day webpage

St Joseph's Primary School in the Scottish Borders has increased free meal uptake through a free meals banner at the school gate, information in P1 transition packs and the school handbook and individual contact if eligible families are not accessing school lunches.

Arbroath Academy in Angus provides a demonstration at parents' evening of how to register for free school meals.

In Dundee, School and Family
Development Workers make sure that
everyone who might be eligible for
the Clothing Grant knows about it,
and if they need it, have help to fill in
application forms. Find out about this
approach at Ardler Primary School.



<u>Find out about the barriers families</u> <u>face to receiving the clothing grant</u> and how they can be overcome.

Cardinal Newman High School in North Lanarkshire sends regular text messages and letters to all parents/ carers reminding them of free meals and clothing grants and highlighting drop -in sessions where support is available to complete the necessary forms.

Balwearie High School in Fife encourages uptake of entitlements:

"A link to the online application form has been added to our school website in the Family support and advice section with a contact number for an allocated member of staff to assist them if any parent has a problem completing this form online."



TALKING ABOUT COSTS AND MONEY AT SCHOOL

Talking about costs and money at school can be challenging but doing it well can reduce pressure on families, help children and young people take part and make sure everybody gets the support they need.

To help with this, CPAG in Scotland and the National Parent Forum of Scotland brought together suggestions from over 1800 parents and carers into an animation and a practical resource,

Talking about Costs and Money at School.



"I feel less embarrassed about financial worries. I am so grateful for this simple but powerful thing: I feel we are not alone." "It's the way they talk to you, you don't feel embarrassed or small."
(Parent)

(Parent)



The resource is split into five simple actions designed to open up or enhance a whole school conversation about costs and money.

STEP ONE >> BE POVERTY AWARE

Parents and carers told us that even small costs can be really significant for families getting by on low incomes, which is why poverty awareness and understanding are so important.

STEP TWO > LEADERSHIP AND VISIBILITY

It makes a real difference to parents when they know everyone at school is on the same page about why reducing costs and removing barriers to education is important for lower income families and for the school community as a whole. Parents and carers tell us that this shows that the school takes these problems seriously.

STEP THREE > MAKE NO ASSUMPTIONS AND LET EVERYONE KNOW

Parents say that it doesn't matter where their schools are or how affluent their community appears, it doesn't mean families aren't struggling financially. This is why offering information about help and entitlements to all families, and in more than one way, is vital.

STEP FOUR > TACKLING THE COST OF THE SCHOOL DAY

Taking action on the cost of your school day means children and young people are included and able to take part in everything the school day offers. It also means fewer financial worries for their parents. Parents urged schools and Parent Councils to think about affordability in everything planned and delivered for their children and families, checking where costs for families can be reconsidered or reduced.

STEP FIVE > MAKING SPACE FOR CONVERSATIONS

Poverty aware approaches which reduce costs and maximise incomes make it less likely that parents will have to raise concerns. But, when parents do need to get in touch, they say that knowing what support is available, knowing who to contact and feeling confident of an understanding response are all things that help.

You can find out more about all of these steps in the <u>Talking about Costs and</u>

Money at School resource. As well as great ideas and advice from parents, it also includes case studies from schools in six local authorities who are trying out new approaches to communication with families about costs and money.



Talking about Costs and Money at School

A Cost of the School Day resource











"This helped me apply for free school meals and clothing grants as well as other grants/ schemes to help with school costs."

(Parent)

Good communication is central to the success of Cost of the School Day changes in any school community, and Talking about Costs and Money at School is designed to work in partnership with all of the other resources in this Toolkit.







SUPPORTING FAMILIES AFFECTED BY POVERTY

This guide offers information to support you in

- understanding key grants and entitlements available to families in Scotland
- informing all parents and carers about grants and entitlements
- providing extra support for low-income families to enable children to access activities, trips and other opportunities
- supporting parents and carers to access social security benefits and money advice
- being able to direct families to other support services.

Please note that all information on grants, benefits and allowances is accurate at the time of publication (January 2023) but may be subject to change.

1 Key grants and entitlements for families of school aged children

School is the institution that families will have the closest contact with as their children grow up. Schools can play a crucial role in helping families get information about financial support available to them.

Two of the biggest costs that families face at school are buying school uniform and paying for school meals. These costs can be significantly reduced or removed for lower income families if they have access to information about free school meals and the school clothing grant. For young people aged 16-19, the £30 per week Education Maintenance Allowance can help cover a range of basic school costs.

"We've done a lot of work on the phone to parents encouraging them to actually apply for free meals, which also gives them the clothing grant. I think we've added around an extra 30 families on for free school meals because of that. At parent's evening I had an open stall about Universal Credit so a lot of parents came to that and took a leaflet and took any help filling in the forms and then it gave that opportunity to say 'have you applied for your free school meals'?"

Gorebridge Primary School, Midlothian



Free school meal entitlement

Free school meals can make a big difference to families on low incomes, saving at least £10 per week per child.

Universal free school meals are available to all P1-5 children. Children in P6 and p7 are entitled to free school meals if they are receiving the Scottish child payment.

For any other pupils, they are entitled to free school meals if:

- Universal credit and earning no more than £850 in the monthly assessment period before you apply.
- Asylum support from the Home Office

Local authorities also have discretion to provide free school meals in other circumstances, for example for families waiting for first universal credit payment or unable to claim benefits due to immigration status.

It's important to make parents and carers of primary aged children aware that if they are eligible for free school meals they should apply for them even if their children are automatically receiving universal free school meals. Being registered as receiving free meals may allow them free access to the school breakfast club and is required to access free meal support during school holidays.

Free school meal application forms can be found on all local authority websites, and via www.mygov.scot/

School clothing grants

Clothing grants are provided by local authorities, usually with similar eligibility criteria as for free school meals. Eligible families will receive at least £120 per primary school child and £150 per secondary school child.

Details of grant levels, eligibility and application processes are available on all local authority websites, and via www.mygov.scot/clothing-grants

Education Maintenance Allowance (EMA)

Education Maintenance Allowance provides financial support of £30 a week for 16 to 19 year olds from low-income households who are continuing in full-time education. EMA can help young people cover basic school costs, such as travel, uniform and additional resources.

Young people applying for EMA need information about their parents' income to prove their eligibility and must complete a learning agreement.

Full details about EMA eligibility and how to apply are available on all local authority websites and on www.mygov.scot/ema.



Best Start Grants

Best Start Grants are three cash payments. Each can be made once per child. The first two grants are payable when children are below school age. It is worth sharing this information if you work in an early years setting or if you know a family in your school has younger children or babies. The third grant is payable when children are starting primary school.

- **Pregnancy and Baby Payment** can be made from 24 weeks into a pregnancy, up to the day the baby is 6 months old. This goes up to age 1 if, for instance, a carer has adopted a child or taken on responsibility for a child who is a family member. Payment for a first child is £767.50 and £383.75 for subsequent children.
- Early Learning Payment of £319.80 is to help with the costs of early learning and is for children aged between 2 years old and 3 years 6 months old.
- School Age Payment is a £319.80 grant available to families of children starting primary school. It can be claimed from the 1st of June in the year that the child is due to start school. For example, children born between the 1 March 2020 to 28 February 2021 can apply for this grant from the 1st of June 2025 until 28 February 2025.

The School Age Payment has not replaced the School Clothing Grant. The School Age Payment does not affect payments of the School Clothing Grant in any way. Families can apply for both.

Families receiving any amount of universal credit or tax credits qualify for Best Start Grants. Full details on how to apply are available on www.mygov.scot/best-start-grant-best-start-foods

Scottish Child Payment

The Scottish Child Payment is an extra £27.15 a week for each child under 16 years old.

Families can apply, whether they're in work or not, if they're getting one or more of the following benefits:

- Universal credit
- Pension Credit



Informing all parents and carers about grants and entitlements

Parents and carers appreciate when information about entitlements is provided regularly, universally and in a range of ways. This was a key recommendation from parents and carers who responded to a Cost of the School Day survey. Find out more in the Talking about Costs and Money at School resource.

Many parents and carers told us that they had applied for entitlements because of a message from their child's school.

"Me and some members of my family at school have managed to get EMA and other entitlements such as travel costs through Young Scot, free school meals etc."

(Parent, Dundee)

"I have applied for the new Scottish Child Payment recently due to information I received through school emails."

(Parent, Shetland Islands)

There are some really straightforward ways to let everyone know about the help that's available:

- Put information on the school website in a prominent position
- Talk about entitlements at school induction days and include it in written induction materials
- Include information on grants and entitlements regularly in school newsletters throughout the school year and in school handbooks
- Promote entitlements regularly on school social media
- Include on any communications with parents or carers, particularly messages related to school costs



One of the issues which can put families off applying for, or taking up, entitlements and grants is the fear of facing stigma. When you take steps to offer information and encourage uptake, it's worth bearing in mind:

- Consider carefully how you might let families know that there's no stigma attached to receiving free school meals
- Families should be provided with information about how free school meals work, particularly at secondary school where it can often be used to buy food at break time
- It's important to share information with parents, carers and children about the additional benefits of receiving free school meals, like access to other financial help and further support in school. Ideally this should be done in a way which doesn't put pressure on parents, or make them feel singled out
- It can help if a named member of staff is able to support parents and carers to complete application forms
- Schools should have application forms available in the office or consider emailing the form or texting a link to it to all parents and carers
- Timing is important. Be aware of application deadlines across the year and think about particular points to share information for example, providing information about EMA to young people going into \$4 and choosing subjects

It may be worth thinking through the wording of how support could be offered to help staff feel confident about raising these issues with any parent or carer:

"We know that school costs add up really quickly...."

"We know that a lot of people are struggling because of the cost of living crisis..."

"Starting school is expensive for us all..."

"There's lots of extra help out there for families, even if they're working..."

"We want to make sure all our families are getting the support they're entitled to...."

"It's an expensive time of year..."

Advice from parents and carers on how to have conversations about costs and money in a non-stigmatising and meaningful way can be found in <u>Talking about Costs and Money at School</u>.



Providing financial support for activities, trips and other opportunities

"I think help is available but it isn't obvious what help is available."

(Parent)

4 Supporting all families to access benefit and money advice

Families may not be claiming everything that they are entitled to. Accessing the right entitlements can make a world of difference to family budgets and children's lives. Schools can link with advice services to ensure that all families are accessing the financial support that they are entitled to.

Family finances can change throughout the school year if a parent becomes unemployed or has their work hours reduced. This will impact on the financial support they are entitled to. It is also important to remember that most children living in poverty come from a household where at least one adult is in work. Families in work but on a low income may be entitled to social security benefits such as child tax credits, working tax credits and child benefit.

School staff can't be aware of the financial situations of all their families so it is helpful to ensure that all parents and carers are informed about how they can access benefits and money advice and that they have the right to challenge decisions on social security.

- Do you provide financial support to enable pupils to attend trips or take part in other activities?
- Beyond upfront costs, what other things might prevent children from families on low incomes from accessing an activity or trip? Are there any hidden costs to accessing school trips or clubs? (for example, equipment, clothing, travel). Are there ways to remove additional costs?
- Do families know about financial support available and how they can access it? How is this promoted to families and children and is it working well enough? Are you reaching the families you want to reach?

Approaches to support families to access advice services could include:

- The school developing a good partnership with a local advice service (for example, a Citizens Advice Bureau) or exploring the potential to colocate a welfare rights adviser to provide advice in school (see Case Study 2 on the next page)
- Providing information about local welfare rights services at induction and then regularly throughout the school year
- Inviting local advice services to have stalls at events, including Parents' Evenings, information events (like Money Week) and school fairs
- Including information about financial entitlements and how to meet with an advice worker in school communications
- Reminding parents/carers regularly where to go to get information and support regarding financial entitlements (for example, in letters home about school trips).



CASE STUDY 1

Annette Street Primary School in Glasgow has a

significant population from Eastern Europe. Many of their families were struggling financially but were unaware that they were entitled to financial support such as child benefit or free school meals. In response to this, the school invited Govanhill Housing Association's welfare rights service to run a stall at parents' information days where they provided information about financial support open to families and the information they would need to apply for these benefits. To follow up, the welfare rights service holds regular drop-ins at the school to support parents/carers to apply for benefits. At both the information day and the drop-ins the school provided interpreters to support families. This has helped many to access financial support and significantly increased the number of children able to access free school meals.

CASE STUDY 2

The FISO project in Glasgow places Financial Inclusion

Support Officers in schools to help parents and carers claim entitlements and other support.

One parent accessing the service at Bellahouston Academy said:

66

"I was struggling to get by day to day with the worry of living on such a small income but with the support I now see that there is a way forward and help is only a text away. Just knowing the support is there is a massive weight off my shoulders."

CASE STUDY: Financial Inclusion Support Officers (FISO) project in schools

Bellahouston Academy



Bellahouston Academy is a 6 year comprehensive in southside Glasgow. School roll: 1009

Bellahouston Academy was already actively working to reduce school costs and promote equity in their school.

However, staff knew that many families were likely to be missing out on financial support and were keen to take part in a programme placing Financial Inclusion Support Officers (FISO) directly in Glasgow schools

Bellahouston Academy's Financial Inclusion Support Officer (FISO) is Sharon Graham. She's one of nine FISO project workers in Glasgow schools who help parents and carers to claim social security benefits and school aged entitlements, offer debt and financial capability support and refer to energy, digital inclusion and employability services.

By February 2021, the FISO project in Bellahouston Academy led to £432,816.72 in financial gains for parents. A large proportion was from benefits and entitlements being missed by families.



FISO was developed by the Calton Child Poverty Network and Glasgow City Council Education and Financial Inclusion teams with the aim of reducing child poverty levels in the city. Piloted initially with GEMAP and four schools in the city, Covid grant funding has allowed it to expand on a phased basis to all secondary schools in Glasgow and extend partnership with the CAB Consortium and Money Matters.

Find out more about FISO alongside other case studies on financial support for families in the Talking about Money and Costs at School resource.



Directing families to other support services

Increasingly, families across Scotland are struggling to pay for basic essentials like food and heating. This can be because of benefit sanctions, because of delays in getting benefits or some other crisis or emergency. If a parent presents to the school in crisis it is important that school staff are able to support the parent to access the right help.

The **Scottish Welfare Fund (SWF)** offers grants for people on low incomes in specific circumstances. It is a discretionary scheme, administered by each local authority, providing grants that do not have to be repaid. To qualify, the family must be on a low income or be unable to get access to money (for example, because of a fire in the home or if they are in a refuge). It does not require claimants to be in receipt of any other benefits or to have a national insurance number.

There are two types of grant, **community care grants** and **crisis grants**. Community care grants are to aid independent living or ease exceptional pressures in families. Crisis grants can be awarded for living expenses as a result of an emergency or disaster, where there is a serious risk to health and safety. A grant can also be made, for example, to replace furniture or household goods after an emergency or disaster. A grant can be awarded if there are delays in benefits payments or if benefit payments are sanctioned.

An individual can only get three crisis grants from the SWF in a twelve month period, although local authorities have the discretion to make additional awards if they consider your circumstances are exceptional. Where a person is part of a couple, each partner can receive three grants in a 12 month period.

As well as providing this financial help in an emergency, your local authority should signpost families on to other appropriate support services, for example, welfare rights.

Applications can be made by non-UK nationals with no requirement for a national insurance number but some non-UK nationals (such as asylum seekers) may be excluded.

Full details of the scheme and application process are available on local authority websites.



Useful contacts

Child Poverty Action Group (CPAG) in Scotland

Advice Line offers free, independent, expert, upto-date advice and information on the benefits and tax credits system. We welcome enquiries from frontline staff of all levels of experience. Please note that we do not have resources to provide direct advice to people who are claiming benefits but will be able to provide advice to school staff enquiring on a parent or carer's behalf.

0141 552 0552 Monday to Thursday, 10am - 4pm, Friday 10am - 12 noon or at advice@cpaqscotland.org.uk

Debt advice

National Debtline

Free impartial debt advice at www.nationaldebtline.org or on **0808 808 4000**

Benefits check and support

Citizens Advice Scotland

Information and advice to help people resolve their money, legal and other problems. Find a local advice bureau at www.cas.org.uk/bureaux

Turn2Us

Helps people in financial hardship to gain access to welfare benefits, charitable grants and support services www.turn2us.org.uk

Most **Housing Associations** have welfare rights services for their tenants.

Housing advice

Shelter Scotland at scotland.shelter.org.uk/get_advice or on 0808 800 444

Domestic abuse support

Scottish Women's Aid at helpline@sdafmh.org.uk or **0800 027 1234**

This resource was originally developed with the support of Glasgow City Health and Social Care Partnership, Glasgow City Council, NHS Greater Glasgow and Clyde and the former Glasgow Parent Council Forum and was updated in January 2023.