



# Financial help in the school years

**July 2026**

---

Child Poverty Action Group works on behalf of the one in five 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 hard-up families get the financial support they need.

## **Introduction**

This information outlines what financial help may be available for families with children of 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.

The information provided is not a full statement of the law, and individuals should be referred for specialist advice where appropriate.

|                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>Child benefit</b></p> <p>£27.05 a week for eldest child</p> <p>£17.90 a week for other children</p>                                                                                               | <p>Nearly all families with children can qualify, except for some due to immigration status.</p> <p>Child benefit continues until 31 August after the child turns 16, or until the 20<sup>th</sup> birthday for a young person in full-time non-advanced education or approved training.</p>                                                                                                                                                        | <p>Claim online or on form CH2 - can be downloaded from <a href="https://gov.uk/child-benefit/how-to-claim">gov.uk/child-benefit/how-to-claim</a></p> <p>Child Benefit Helpline<br/>0300 200 3100<br/>Textphone 0300 200 3103</p> <p>Child benefit is recovered via income tax at a rate of 1% for every £200 from an individual earning over £60,000. 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><b>Universal credit (including child element)</b></p>                                                                                                                                                | <p>In or out of work, depending on income.</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, unless you moved from tax credits within a year.</p>                                                                                                                                                                             | <p>Universal Credit helpline<br/>Telephone: 0800 328 5644<br/>Textphone: 0800 328 1344</p> <p>Claim online<br/><a href="https://gov.uk/universal-credit">gov.uk/universal-credit</a></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>                                                                                                                                                                                                                           |
| <p><b>Childcare element of universal credit</b></p> <p>Help with 85% of registered childcare costs, up to a monthly limit payable of £1,071.09 for one child or £1,836.16 for two or more children.</p> | <p>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.</p> <p>Couples usually have to be both in work, unless the non-working partner has limited capability for work or is temporarily absent from home.</p> <p>The childcare element can continue to be paid for childcare costs in the monthly assessment period after you have stopped work.</p> | <p><b>Universal Credit helpline</b><br/>Telephone: 0800 328 5644<br/>Textphone: 0800 328 1344</p> <p>If you need help to pay for childcare costs in advance before you can start work or increase hours, request a payment from the <b>Flexible Support Fund</b> (non-repayable) at your local Jobcentre. You can also apply for a budgeting advance from UC (repayable).</p> <p>If you are not entitled to UC because your income is too high, you may qualify for tax-free childcare instead – see <a href="https://childcarechoices.gov.uk">childcarechoices.gov.uk</a></p> |
| <p><b>Tax-free childcare</b></p>                                                                                                                                                                        | <p>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.</p>                                                                                                          | <p>Tax-free childcare is not a helpful option for low income families because it cannot be paid at the same time as universal credit.</p> <ul style="list-style-type: none"> <li>• <a href="https://childcarechoices.gov.uk">childcarechoices.gov.uk</a></li> </ul>                                                                                                                                                                                                                                                                                                            |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>Best Start Grant: School age payment</b></p> <p>£331.95 to help with the costs of starting school.</p> <p>It is up to you what you spend it on, and you do not need to show receipts.</p>                                                                                                                                                                                                                                                    | <p>You qualify if you or your partner are:</p> <ul style="list-style-type: none"> <li>• are aged under 18 (regardless of income or benefits);</li> <li>• aged 18 or 19 and a dependant in someone else's benefit claim because you are still in school or college; or</li> <li>• entitled to 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; or <ul style="list-style-type: none"> <li>○ pension credit; or</li> <li>○ housing benefit</li> </ul> </li> </ul> <p>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.</p> | <p>Apply online or download a claim form <a href="https://mygov.scot/best-start">mygov.scot/best-start</a></p> <p>Or apply by phone on 0800 182 2222, or request a claim form.</p> <p>Claim from 1 June 2026 to 28 February 2027 if you are responsible for a child born from 1 March 2021 to 28 February 2022.</p> <p>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.</p> <p>If you are pregnant or have younger children, you may also qualify for a Best Start Grant pregnancy and baby payment or early learning payment, and Best Start foods.</p> <p>If you get Scottish child payment, the school age payment can be made automatically</p> |
| <p><b>Scottish child payment</b></p> <p>£28.20 a week for each child under 16</p>                                                                                                                                                                                                                                                                                                                                                                  | <p>Parent ordinarily resident in Scotland, responsible for a child under 16, entitled to a qualifying benefit:</p> <ul style="list-style-type: none"> <li>• Universal credit</li> <li>• Pension credit</li> </ul> <p>Payable as well as child benefit.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <p>Apply online or download a claim form <a href="https://mygov.scot/best-start-grant">mygov.scot/best-start-grant</a></p> <p>Or apply by phone on 0800 182 2222, or request a claim form.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <p><b>Free school meals</b></p> <p>Local authorities have discretion to set their own criteria for free school meals and the school clothing grant. For more information see <a href="https://cpag.org.uk/welf-are-rights/bulletins-articles/ebulletins/advising-low-income-families-scotland-ebulletin-august-2025">cpag.org.uk/welf-are-rights/bulletins-articles/ebulletins/advising-low-income-families-scotland-ebulletin-august-2025</a></p> | <p>All P1-5 pupils attending school are entitled to free school meals.</p> <p>P6 &amp; P7 pupils (and S1-3 in eight local authority areas in selected schools) are entitled to free school meals if you are getting Scottish child payment.</p> <p>For any other pupils, you must be getting:</p> <ul style="list-style-type: none"> <li>• Universal credit and earning no more than £995 in the monthly assessment period before you apply.</li> <li>• Asylum support from the Home Office</li> </ul>                                                                                                                                                                                                                                                                                | <p>If your child is in P1-5 and also eligible for free school meals due to UC or asylum support, you should still apply for free school meals to make sure that you get any additional support available during the school holidays.</p> <p>Forms available from your local authority.</p> <p>Free school meals may also be available on a discretionary basis, for example if you are getting pension credit, or you are not entitled to benefits due to your immigration status.</p>                                                                                                                                                                                                                                                                                                                                                |

|                                                                                    |                                                                                                                                                                                                                            |                                                                                                                                                                                                              |
|------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>School clothing grants</b>                                                      | Most children entitled to free school meals will also be entitled to the school clothing grant, although criteria can vary locally.                                                                                        | The school clothing grant is payable at a minimum of: <ul style="list-style-type: none"> <li>• £120 per child of primary school age</li> <li>• £150 per child of secondary school age</li> </ul>             |
| <b>Bookbug – free books in Primary 1-3.</b>                                        | All children, regardless of income.<br><br>Scotland-wide scheme providing free books with no mean-test.                                                                                                                    | Scottish Book Trust<br>0131 524 0160<br><a href="http://scottishbooktrust.com">scottishbooktrust.com</a><br>Bookbags given out by schools during the autumn term                                             |
| <b>Education maintenance allowance</b>                                             | 16-19 year olds in full-time non-advanced education with household income no more than £24,421 per (one child), or £26,884 (more than one child under 16 or under 25 in education).                                        | £30 a week during term-time, paid fortnightly in arrears.<br><br>Apply to your local council. More information at <a href="http://mygov.scot/ema">mygov.scot/ema</a>                                         |
| <b>Free bus travel</b>                                                             | 5-21 year olds in Scotland, regardless of household income or benefits.                                                                                                                                                    | <a href="http://transport.gov.scot/concessionary-travel/young-persons-free-bus-travel-scheme">transport.gov.scot/concessionary-travel/young-persons-free-bus-travel-scheme</a>                               |
| <b>Warmer Homes Scotland</b><br>Help with fuel costs, insulation, heating.         | Anyone can get advice to reduce bills. Pregnant women and families with a child under 16 on UC may qualify for free central heating and insulation.                                                                        | Phone Home Energy Scotland on Freephone 0808 808 2282<br><a href="http://energysavingtrust.org.uk/scotland">energysavingtrust.org.uk/scotland</a>                                                            |
| <b>Child Maintenance Service</b>                                                   | Information for separated parents about their child maintenance arrangements.                                                                                                                                              | Phone: 0800 171 2345<br><a href="http://gov.uk/child-maintenance-service">gov.uk/child-maintenance-service</a>                                                                                               |
| <b>Help with NHS costs</b> dental treatment, glasses, fares, wigs, fabric supports | You qualify if you get universal credit, and monthly earnings £935 or less if you have children. You may qualify for partial help if you are on a low income.                                                              | NHS Helpline: 0845 850 1166<br><a href="http://nhsinform.scot">nhsinform.scot</a><br>See also NHS Scotland leaflet HCS2<br>Dental treatment is free for children and young people under 26.                  |
| <b>Child disability payment (CDP).</b>                                             | Children with care needs can qualify from 3 months old (or earlier if terminally ill).<br>Children with mobility needs can qualify from 3 years old.<br>Receipt of CDP for a child also means additional universal credit. | Apply online at <a href="http://mygov.scot/child-disability-payment">mygov.scot/child-disability-payment</a><br><br>or phone 0800 182 2222 to start an application and get a paper form sent to you by post. |
| <b>Child winter heating payment</b><br>(annual payment: £265.50 in 2026)           | Families with a severely disabled child, aged 18 or under and entitled to the highest rate of the care component of CDP, or the enhanced rate of the daily living component of adult disability payment.                   | Paid automatically regardless of other income, savings or benefits.                                                                                                                                          |

|                                                                                                                                        |                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                |
|----------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Funeral support payment</b><br>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.<br><br>Claim from date of death up to 6 months after funeral.                                                                                          | To claim: <ul style="list-style-type: none"> <li>phone Social Security Scotland on 0800 182 2222</li> <li>claim online or download a paper application form from <a href="https://mygov.scot/funeral-support-payment">mygov.scot/funeral-support-payment</a></li> </ul>                                                        |
| <b>Scottish Welfare Fund grants</b>                                                                                                    | People on a low income.<br>A community care grant can be paid to families under exceptional pressure.<br>A crisis grant may be paid to help with living expenses in an emergency.                                                                                       | Contact your local authority                                                                                                                                                                                                                                                                                                   |
| <b>Housing benefit</b>                                                                                                                 | People on universal credit who are liable for rent in specified supported or temporary accommodation, or people over pension age. Can be paid whether in or out of work.                                                                                                | Contact your local authority                                                                                                                                                                                                                                                                                                   |
| <b>Discretionary housing payments</b>                                                                                                  | People receiving universal credit housing costs or 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                                                                                                                                                                                                                                                                                                   |
| <b>Council tax reduction</b>                                                                                                           | People liable for council tax, depending on income. Can be paid whether in or out of work.                                                                                                                                                                              | Contact your local authority                                                                                                                                                                                                                                                                                                   |
| <b>Kinship care allowance</b>                                                                                                          | 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.<br>See also CPAG in Scotland's leaflet, <a href="#">‘Kinship care and benefits - the essentials’</a>                                                                                                                                                                                             |
| <b>Assisted Prison Visits</b>                                                                                                          | 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 <a href="#">‘Financial help for families affected by imprisonment’</a>                                             | You can get an application form from the prison, or download from <a href="https://gov.uk/help-with-prison-visits">gov.uk/help-with-prison-visits</a><br>Or contact Assisted Prison Visits Unit <a href="mailto:assisted.prison.visits@noms.gsi.gov.uk">assisted.prison.visits@noms.gsi.gov.uk</a><br>Telephone: 0300 063 2100 |
| <b>Young Patients Family Fund</b>                                                                                                      | Help with costs of travel, food or accommodation to the parent, primary carer or sibling under 18 of a baby, child or young person under 18 in hospital, regardless of income or benefits.                                                                              | Go to <a href="https://mygov.scot/young-patients-family-fund">mygov.scot/young-patients-family-fund</a> for claim form to be returned to hospital or health board                                                                                                                                                              |

## 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](mailto: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 resources online at: [cpag.org.uk/scotland](https://cpag.org.uk/scotland)
- CPAG publishes the *Welfare Benefits Handbook*, a comprehensive guide to benefits for claimants and advisers. Find out more at: [cpag.org.uk/shop](https://cpag.org.uk/shop)
- We run a wide range of training courses on benefits for workers of different levels of experience. Find out more at: [cpag.org.uk/training-and-events](https://cpag.org.uk/training-and-events)
- Follow us **@CPAGScotland**

### Early Warning System

The Early Warning System (EWS) was developed by CPAG in Scotland to collect and analyse case studies about how changes to the benefit system are affecting the wellbeing of children, their families and the communities and services that support them. The case studies are helping us develop an in-depth understanding of the impact of changes to the benefit system and to identify how policies and services in Scotland can continue to contribute to the delivery of better outcomes for children.

Find out more at: [Early Warning System](#)

Child Poverty Action Group is a charity registered in England and Wales (registration number 294841) and in Scotland (registration number SC039339). Company limited by guarantee registered in England (registration number 1993854). Registered office: 30 Micawber Street, London N1 7TB

CPAG in Scotland's Advising low-income families service is funded by the Scottish Government.