



Financial help in the early years

August 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 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.

The information provided 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	gov.scot/policies/maternal-and-child-health/free-vitamins-for-all-pregnant-women/ Or ask your GP or health visitor
From start of pregnancy to child's 3 rd birthday	Best Start Foods A pre-paid payment card for milk, fruit, vegetables, pulses and eggs, worth £5.60 a week, or £11.20 a week for child under 1.	You qualify if you are pregnant, or responsible for a child under 3 and receiving: • UC • pension credit • housing benefit OR you are under 18 or aged 18/19 and a dependant in someone else's child benefit claim. You can qualify if you are responsible for a child under 3 and cannot get benefits due to your immigration status, if your monthly family income is below a certain level, depending on your circumstances – see mygov.scot/best-start-grant-best-start-foods/public-funds-access	Claim on 0800 182 2222 or mygov.scot/best-start You continue to get credits on the card for 8 weeks if your UC, pension credit or housing benefit ends. If you notify Social Security Scotland that you are entitled through UC, pension credit or housing benefit again within 12 weeks, you can become entitled to Best Start Foods again without having to make a claim.
From 24 weeks pregnant to 6 months after the birth 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.	Best Start Grant: Pregnancy and baby payment £796.65 to help with the costs of pregnancy or a new baby if you have no other children under 16 living with you; or £398.35 if you have other children aged under 16 living with you. There is one £398.35 supplement if you have a multiple birth.	You qualify if you 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 You or your partner are 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. • pension credit; or • housing benefit	Apply online or download a claim form mygov.scot/best-start-grant Or apply by phone on 0800 182 2222, or request a claim form. Claim within six months of the birth even if waiting for a universal credit decision, then contact Social Security Scotland when awarded. The higher rate is payable in some cases if you have another child, e.g. if you have fled domestic abuse or are a refugee.
During pregnancy & baby's first year	Free dental treatment	Pregnant women, and new mothers within one year of the birth. See also 'Help with NHS costs' below for eligibility at other times.	Ask your dentist or phone NHS Inform on 0800 22 44 88. Dental treatment is free for children/ young people under 26.
	NHS Minor Ailment Service – free medicines on advice of local pharmacy	Pregnant women, new mothers within one year of the birth and for children up to 16, or under 19 in full-time education - free medicines for common illnesses without prescription from GP.	Find your local pharmacy on nhsinform.scot/scotlands-service-directory/pharmacies Prescriptions are free in Scotland.
Ongoing	Help with NHS costs dental treatment, glasses, fares, wigs, fabric supports	Dental treatment, vouchers for glasses, wigs and fabric supports are free for children under 16, or under 19 in full-time education. You qualify for yourself if you get universal credit, and monthly earnings £935 or less if you have children. You also qualify if you get the guarantee credit of pension credit. You may qualify for partial help if you are on a low income.	NHS Helpline: 0845 850 1166 nhsinform.scot See also NHS Scotland leaflet HCS2

When?	What?	Who qualifies?	More information
From 11 weeks before expected week of childbirth (EWC) – payable for 39 weeks. If you are an employee, you are entitled to statutory maternity leave of 52 weeks and the right to return to work, even if you do not meet the conditions for SMP or MA.	Statutory maternity pay (SMP) Some employers may provide more maternity pay under the terms of your contract	Employed women who have: • 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 £129 a week over at least 8 weeks, ending with the 15th week before the EWC.	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. If there is a dispute contact Statutory Payments Disputes Team on 0300 322 9422 gov.uk/maternity-pay-leave
	Maternity allowance (MA) For women who do not qualify for SMP. MA can be topped up by universal credit.	Women who have been: • 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; <i>or</i> • 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 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 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.	You 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 £160, 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 parentclub.scot for more information.
From birth to under 18 if child is hospital inpatient	Young Patients Family Fund Help with costs of travel, food or accommodation	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 mygov.scot/young-patients-family-fund for claim form to be returned to hospital or health board

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From birth	Best Start Foods	Parents who did not qualify during pregnancy may now qualify through universal credit or immigration status and low income (see above).	Remember to notify Best Start Foods of the birth to continue getting credits on your payment card.
From birth	Best Start grant – pregnancy and baby payment	Parents who did not qualify during pregnancy may now qualify through universal credit if they apply within six months of the birth.	People taking on responsibility for a baby may qualify if they apply before the child's first birthday.
From birth	Vitamin D	All breastfeeding women and children under 3 are entitled to free vitamin D supplements, regardless of income.	Ask your midwife, health visitor or GP. gov.scot/publications/vitamin-d-advice-for-parents/
From birth Claim within 3 months	Child benefit £27.05 a week for eldest child £17.90 a week for other children	Nearly all families with children can qualify, except for some due to immigration status. Child benefit is recovered via income tax at a rate of 1% for every £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.	Claim online or on form CH2 - can be downloaded from gov.uk/childbenefit Child Benefit Helpline 0300 200 3100 Textphone 0300 200 3103
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) If you were not getting universal credit before your baby was born, you should usually claim now. If you were already getting UC, you should report the birth. A child element of £303.94 a month is payable for a new baby.	In or out of work, depending on income. You do not have to have paid NI contributions or be a taxpayer. If you are a full-time student, you can get UC if you are responsible for a child. You cannot get UC if you have more than £16,000 in capital or savings. 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.	Universal Credit helpline Telephone: 0800 328 5644 Textphone: 0800 328 1344 Claim online gov.uk/universal-credit You can request an advance of your first payment following a new claim or birth of a new baby. 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.
From birth – up to child's 16 th birthday	Scottish child payment £28.20 a week for each eligible child Payable as well as child benefit and universal credit child elements.	Parent ordinarily resident in Scotland, responsible for a child under 16, entitled to: • Universal credit; or • Pension credit	Apply online or download a claim form mygov.scot/best-start-grant Or apply by phone on 0800 182 2222, or request a claim form.

When?	What?	Who qualifies?	More information
From birth – payable for 2 weeks within first 52 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: - 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 £129 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 0300 322 9422 . 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: - 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 0300 322 9422 . gov.uk/shared-parental-leave-and-pay
For neonatal care starting within 28 days of day after birth; leave to be taken within 68 weeks of birth.	Statutory neonatal care pay If you are an employee, you are entitled to statutory neonatal care leave, even if you do not meet the conditions for statutory neonatal care pay.	Parents of a baby who is for at least 7 days receiving neonatal care in hospital, or after discharge under the direction and monitoring of the hospital, or palliative or end of life care, within 28 days of the day after birth. Parents must qualify for SMP/SPP/SAP or have worked for the same employer for at least 26 weeks and earned at least £129 a week in 8 weeks before neonatal care starts. Both parents can qualify.	Tell your employer. gov.uk/neonatal-care-pay-leave Statutory neonatal care pay can be taken for the number of full weeks that a baby is in neonatal care, for a minimum of one week and a maximum of 12 weeks, to be taken within the first 68 weeks of a baby's birth. Statutory neonatal care leave and pay can be taken after other types of leave and pay, not at the same time.
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 £1,071.09 for one child or £1,836.16 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 must usually both be 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.	If you need help to pay for childcare costs in advance before you can start work, ask your local Job Centre to make a payment from the Flexible Support Fund . This does not have to be paid back, and you can also get 85% of total childcare costs reimbursed at the end of your monthly assessment period. You can also request a budgeting advance, but this has to be paid back.
Going back to work If your income is too high to get universal credit.	Tax-free childcare	The government will pay £2 for every £8 the parent pays into an online account, up to £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 as it cannot be paid at the same time as universal credit childcare element. childcarechoices.gov.uk

When?	What?	Who qualifies?	More information
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 6 weeks to Primary 1, 2 & 3	Bookbug & Read, Write, Count – free books at four stages from baby to Primary 1 to 3.	All children, regardless of income. Scotland-wide scheme providing free books with no mean-test.	Scottish Book Trust 0131 524 0160 scottishbooktrust.com Bookbags are given out by Health Visitors, libraries, nurseries and schools during the autumn term
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. Your child does not need to have started in early education/childcare	Best Start Grant: early learning payment £331.95 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 - are entitled to a qualifying benefit as for the pregnancy and baby payment; or - 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. 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 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. If you get Scottish child payment, the early learning payment can be made automatically.
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: - universal credit and earning no more than £885 in the monthly assessment period before you apply. - pension credit; or - asylum support from the Home Office Children who are looked after, under a kinship care order or with a Parent Appointed Guardian are also eligible from their second birthday.	Contact your local authority or mygov.scot/childcare-costs-help 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.
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

When?	What?	Who qualifies?	More information
School age: Claim from 1 June 2026 to 28 February 2027. You must be responsible for a child Your child does not actually have to have started school.	Best Start Grant: School-age payment £331.95 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 born from 1 March 2021 to 28 February 2022 and you or your partner - are entitled to a qualifying benefit as for the pregnancy and baby payment; or - 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. 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 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. If you get Scottish child payment, the school age payment can be made automatically.
Starting school	Free school lunches 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. P6 & P7 pupils are entitled to free school meals if you are getting Scottish child payment. For any other pupils, you must be getting: - Universal credit and earning no more than £995 in the monthly assessment period before you apply. - Pension credit - Asylum support from the Home Office If your child is in P1-5 and you are getting one of these benefits, you should still apply for free school meals to make sure that you get any additional support available during the school holidays. Forms available from your local authority. Free school meals may also be available on a discretionary basis, for example if you are waiting for a decision on universal credit, or you are not entitled to benefits due to your immigration status.	To apply, contact your local authority. The school clothing grant is payable at a minimum of: £120 per child of primary school age £150 per child of secondary school age Local authorities have discretion to set their own criteria for free school meals and the school clothing grant. For more information see cpag.org.uk/welfare-rights/updates-articles/updates/free-school-meals-school-clothing-grant-local-authority
Age 5-21	Free bus travel	All 5-21 year olds in Scotland, regardless of household income or benefits.	Freebus.scot
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 UC may qualify for free central heating and insulation.	Phone Home Energy Scotland on Freephone 0808 808 2282 energysavingtrust.org.uk/scotland
	Child Maintenance Service	Information for separated parents about their child maintenance arrangements.	Phone: 0800 171 2345 gov.uk/child-maintenance-service

When?	What?	Who qualifies?	More information
Help in other circumstances	Child disability payment (CDP)	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 CDP for a child also means additional universal 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 payment (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.
	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: • phone Social Security Scotland on 0800 182 2222 • claim online or download a paper application form from mygov.scot/funeral-support-payment
	Statutory parental bereavement leave and pay	If a baby is stillborn after 24 weeks of pregnancy or a child under the age of 18 dies. All employees have the right to two weeks-off.	Tell your employer. gov.uk/parental-bereavement-pay-leave
	Scottish Welfare Fund grants	People on a low income. A community care grant can be paid to families under exceptional pressure. A crisis grant may be paid to help with living expenses in an emergency.	Contact your local authority
	Housing benefit	Help with rent for people of working age in supported or temporary accommodation, or people of pension age liable for rent. Can be paid whether in or out of work.	Contact your local authority
	Discretionary housing payments	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
	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 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 '
	Statutory adoption pay	If you are adopting a child of any age. SAP is payable for 39 weeks if you meet earnings conditions as for SMP. All employees have the right to 52 weeks adoption leave.	Ask your employer. Statutory Payments Disputes Team 0300 322 9422 . gov.uk/adoption-pay-leave
	Help With 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 gov.uk/help-with-prison-visits HelpwithPrisonVisits@justice.gov.uk Telephone: 0300 063 2100

CHILD POVERTY ACTION GROUP IN SCOTLAND

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

Email: advice@cpagscotland.org.uk

CPAG in Scotland's advice line is only for frontline workers in Scotland. If you are having problems with your own 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
- CPAG publishes the *Welfare Benefits Handbook*, a comprehensive guide to benefits for claimants and advisers. Find out more at: 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
- Follow us on **@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](#)

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