

Short Term Benefit Advances for Benefit Processing and Decision Making Teams

Providing information about other support

1. Depending on the claimant's circumstances, additional support may be appropriate for them in addition to, or instead of an STBA. This could be:
 - DWP support via the [Social Fund](#)
 - [Local crisis support](#)

Offering information about local crisis support

2. To advise the claimant about the local help and support in their area and how to access it, deal with the enquiry according to current local arrangements. Access the [District Provision Tool](#) to research local help and support in the claimant's local area.

Request for an STBA from a Jobcentre, Contact Centre or Adviser

3. A claimant may declare a financial need to the contact centre, in a Jobcentre to first contact staff or an Adviser. This need may be linked to a new claim to benefit or to a change of circumstances being reported within an existing claim. Where appropriate, the first contact member of staff should complete an STBA request template and send it to the benefit centre for action.
4. To ensure that timeous customer service action can be taken around STBA requests, transfer will be via HOTT.

Action to take on receipt of STBA request template in HOTT

5. The Benefit Processor should take the following action on receipt of the STBA request template:

Step	Action
1	Access HOTT and open the STBA Request Template
2	Complete Section 1 of the Benefit Processing tab with your details
3	Continue to establishing whether benefit entitlement is likely

Claimant declares a financial need as part of an interaction with a Benefit Processor

6. Claimants may declare a financial need during an outbound call from a Benefit Processor – for example where a Benefit Processor has called to update a claimant about their claim to benefit.
7. Depending on the claimant's circumstances, Benefit Processors should direct the claimant to the support appropriate to them. This could be:

Step	Action
1	Local crisis support Access the District Provision Tool to research local help and support in the claimant's local area.
2	Other DWP support via the Social Fund
3	Short Term Benefit Advances Tell the claimant about an STBA. If they want to request an STBA, complete sections 1 to 5 of the Data Capture tab of the STBA request template with all of the available details about the claimant, confirming with them that they are correct.
4	Continue establishing whether benefit entitlement is likely

Claimant requests support as part of making a claim to Guardians Allowance

- Where an STBA request template has been completed and the Benefit Processor finds that the claimant is only entitled to Guardians Allowance, the request for an STBA should not be taken forward. In this situation, the claimant should be advised to make contact with HMRC for more information about what support is available to them.

Clerical claims

- Where a claimant has made a clerical claim and the details of the claim are not yet available to view, the Benefit Processor should contact the Jobcentre to check if a claim has been taken.
- Where a clerical claim has not yet been taken, the Benefit Processor should follow the usual processes for the appropriate benefit to schedule an appointment for the claimant to attend the Jobcentre to make a claim.

Note: no STBA request can be taken until a claim is made

- Where a claim has been taken, the Benefit Processor should access the appropriate system - for example CMS or CAM to view details of the claim. Where insufficient information has been captured to allow likely benefit entitlement to be established, follow local processes to capture this information from the claimant and offer information about [local crisis support](#) to the claimant where appropriate.

Claim information is not yet available on legacy benefit systems

- There may be situations where an STBA request template has been received, but details of the benefit claim are not available on the system or on a clerical claim form.
- Where a claim has been taken, the Benefit Processor should access the appropriate system for example CMS or CAM to view details of the claim. Where insufficient information has been captured to allow likely benefit entitlement to be established, follow local processes to capture

this information from the claimant and offer information about [local crisis support](#) to the claimant where appropriate.

Claimants without a National Insurance Number (NINo)

14. Where a claimant requests additional financial support but does not have a NINo, an STBA should still be considered, providing:

- they have made a new claim to benefit – or have a current claim in the case of a change in their circumstances
- they meet other [conditions of entitlement for an STBA](#)
- they can provide evidence of their identity in line with the confirming identity guidelines relevant to the appropriate benefit

Claimants with an unverified NINo

15. Where a claimant requests additional financial support but has a NINo which is known to be not yet verified on CIS, an STBA should still be considered, providing:

- they have made a new claim to benefit – or have a current claim in the case of a change in their circumstances
- they meet other [conditions of entitlement for an STBA](#)
- they can provide evidence of their identity in line with the confirming identity guidelines relevant to the appropriate benefit

Establishing whether benefit entitlement is likely – Benefit Processor

16. Benefit Processors must check if the claimant is likely to satisfy the conditions for benefit entitlement:

Step	Action
1	Access the appropriate benefit system dialogue/faxed clerical claim form and review the claim details to establish if it is likely that the conditions of entitlement for benefit are satisfied and if the claimant's first/next payday has been reached.
2	Process the benefit claim as far as possible using the information available.

Is the outcome of the benefit claim likely to be successful?

17. The Benefit Processor must be content that the claimant is likely to satisfy the conditions of entitlement for benefit once all of the claim information has been gathered. If they decide that benefit is **not** likely to be awarded then the claimant will not be entitled to an advance of that benefit. Benefit Processors do not necessarily have to wait until all the evidence to support the claim has been provided, for example a claimant attending an New Jobseeker Interview (NJI). Where the claimant delays or refuses to provide information, then an STBA should not be paid.

18. As long as the claimant's circumstances have not altered significantly, a previously successful claim for the same benefit may be a useful

- guide in considering whether they are likely to satisfy the conditions of entitlement for benefit. If the delay in deciding the claim is due to awaiting DWP actions for example arranging an NJI, the Benefit Processor may consider giving the claimant the benefit of the doubt about any information they have not yet had the chance to provide.
19. If the delay in deciding the claim is as a result of awaiting actions by the claimant, for example if the claimant repeatedly does not attend an NJI, an STBA request should not be considered.
 20. If Benefit Processors are in any doubt about whether a claimant is likely to satisfy the conditions of entitlement for benefit, they should seek advice from their Team Leader.

Benefit week ending has been reached and benefit can be paid

21. **If the benefit claim can be processed and benefit is due then benefit must be paid rather than an STBA.** The exception to this is where benefit payment would only be for a part week, for example four days and making a faster payment of benefit would not give the claimant sufficient support in their current situation. In this case, in addition to paying benefit an STBA should be referred to the Decision Maker for a decision on how much to advance. If even a few days benefit can be paid, they should be. An STBA can then be requested on the grounds that the first payment was a part payment and insufficient to last for the next benefit period.
22. Do not consider an STBA if a benefit payment can be made and the payment amount is sufficient to provide support in the claimant's circumstances. Instead, take the following action:

Step	Action
1	Ensure that the benefit will be put into payment (considering faster payment where appropriate)
2	Make initial contact with the claimant to confirm that benefit will be paid
3	On the Benefit Processing tab of the STBA request template, Select 'yes' in the 'Can claim to benefit be processed and paid?' box.
4	Access the appropriate benefit system notepad to record the Save the STBA request template in the team 'STBA IN' folder with the filename as the first 3 letters of the claimant's surname and the last 3 characters of their NINO. These are on Tab 1 of the STBA Request template Where the surname is less than 3 letters, place an X in the space eg Malcolm Li HT236561D should be saved as LIX61D.
5	Delete the STBA Request Template from the team 'STBA IN' folder
6	Print the STBA Request Template and store it with the claim information in line with current document retention guidelines

Benefit week ending date has been reached but benefit cannot be paid

23. Where a claimant’s benefit week ending date has been reached, but benefit cannot be processed and paid, Benefit Processors should continue to checking [affordability](#) and complete the relevant sections of the Benefit Processing tab of the STBA template.

Benefit week ending date has not been reached

24. If the benefit week ending date has not been reached, continue checking [affordability](#) and complete the relevant sections of the Benefit Processing tab of the STBA template.

Unlikely that the conditions of entitlement for benefit are satisfied

25. Where a Benefit Processor establishes that it is unlikely that the claimant satisfies the conditions of entitlement for benefit, an STBA cannot be paid. In these circumstances, see [STBA is not approved](#). Examples of this could be where:

- The claimant does not satisfy contribution conditions
- The claimant’s details show that there is a question about their habitual residency status.

Affordability – Benefit Processor

26. Where it is likely that the claimant satisfies the conditions of entitlement for benefit, the next step is to check if they can afford to pay back an advance within the required timeframe. The Benefit Processor should check for existing:

- Social Fund repayments
- STBA repayments and
- Universal Credit Advance repayments

Note: When checking affordability Benefit Processors should also take into account whether the claimant is in exceptional circumstances for example fleeing domestic violence, note this in the ‘supporting information’ box of the STBA request template and hand these over to the Decision Maker as appropriate.

Checking for existing Social Fund repayments

27. Benefit Processors should take the following action to check for and record existing Social Fund repayments for a claimant:

Step	Action
1	Access SFCS and enter the following information in the fields of the CES prompt screen <ul style="list-style-type: none"> • Target system – SFCS • Owing office – enter the office code of your local Social Fund office (if you do not know this, use the code for the Social Fund server displayed in OPSTRAT under

	<p>'Services')</p> <ul style="list-style-type: none"> • Nino – claimant's National Insurance Number • Customer Surname – first 3 characters of claimant's surname • Next dialogue – CE001
2	Choose SF690 from the Select Dialogue screen and press enter
3	Access Enquiry : Outstanding Debt and navigate to screen SF690692 REPAYMENT ENQUIRY – OUTSTANDING DEBT SELECTION to see the list of the claimant's current Social Fund debt repayments.
4	Check any weekly repayment amounts due to be made over the same period as the STBA and enter the higher of these amounts onto the STBA request template (this could be one or more payment which could be currently 'active' or may become active during the period of the STBA repayments following the adjudication of the benefit claim).
5	Record the highest amount of these weekly repayments in the 'Social Fund Deductions (weekly)' box on the Benefit Processor tab of the STBA request template

Checking for existing STBA repayments and Universal Credit Advance repayments

28. To check for existing repayments of STBAs and Universal Credit Advances:

Step	Action
1	Check the appropriate benefit system notepad to confirm if the claimant has previously received an STBA payment.
2	<p>Access Debt Manager using the desktop icon or ask a colleague to access to Debt Manager</p> <p>NOTE: Debt Manager icon will be available to 3 users per site Where there are no users available with access to the Debt Manager icon, Benefit Processors should call the Debt Manager Operational Helpline</p>
3	Select the Account Selection Wizard, enter the claimant's NINO and select 'find now'.
4	To access the Virtual Router Account (VRA) Account Enquiry Screen, highlight the VRA line on the claimant's Account Enquiry Screen and select 'explore'.
5	Select the 'Instalment Plans' radio button on the left of the screen and the 'Schedule List' tab to see the claimant's current payment instalments.

6	From the Benefit column, make a note of any instalments shown with the prefix 'STBA' and/or 'UC Advance' where the status is shown as 'Live'.
7	For any Universal Credit repayments, calculate the equivalent weekly repayment amount from the monthly repayments by using the formula (UC monthly repayment x 12)/52.
8	Add together all of the weekly repayments amounts and enter these in the Existing STBA Deductions (Weekly)' box of the Benefit Processing tab on the STBA request template
9	If claimant is currently on benefit and requesting an STBA as part of a change in circumstances and where their personal allowance amount will increase, check the appropriate benefit system dialogue for live recovery amounts of existing STBAs. Include this amount to the live STBA and UC payments before entering an amount in the 'Existing STBA Deductions (Weekly)' box.

Assessing affordability

STBA request is processed before claimant's first benefit week ending date (a maximum advance of 60% of the claimant's personal allowance)

29. The Benefit Processor should follow the Completing the Short Term Benefit Advance template guidance to complete part 1 of the Affordability section of the Benefit Processing tab of the STBA Request Template.
30. The STBA Available box will show the potential maximum amount of advance available to the claimant on the current date. This will be based on the claimant's personal allowance and the number of days for which they are due benefit, less any STBA, Universal Credit and Social Fund deductions they are currently repaying.
31. Benefit Processors should take the following action to check whether the amount of advance the claimant has requested is affordable:

Step	Action
1	<p>Complete Part 1 Section 4 of the STBA request template with the claimant's details to work out how if the claimant can afford an advance – and if so, for how much.</p> <p>NOTE: The 'Repayment Period' box should always be set to '12'</p>
2	<p>Where the STBA request template shows that an advance is affordable (or the advance is not affordable but the claimant is in exceptional circumstances)</p> <ul style="list-style-type: none"> • Make initial contact with the claimant to tell them: <ul style="list-style-type: none"> ○ that you will pass their request onto a Decision

	<p style="text-align: center;">Maker</p> <ul style="list-style-type: none"> ○ they should receive a call with a decision by the next working day ● Complete Part 2 of the Benefit Processing tab of the STBA Request Template ● select 'yes' in the 'Affordability criteria' box ● Where there are exceptional circumstances or where the claimant gives more information which the Decision Maker may use to make a decision, add this into the 'supporting information' box ● Click on the green 'save' button at the bottom of the Benefit Processing tab of the STBA Request Template. This will lock the Benefit Processing page and allow no further changes to the information. It will also open the 'Decision Tab' for the Decision Maker to enter information ● When prompted to save the template, check that the filename is the first 3 letters of the claimant's surname and the last 3 characters of their NINO. These are on Tab 1 of the STBA Request template ● With the STBA Request Template still open, save the template with the same file name, overwriting the previous version in the shared drive ● Access the appropriate benefit system notepad to record the decision ● Continue to sending the request to the Decision Maker
3	<p>Where the STBA request template shows that an advance is not affordable</p> <ul style="list-style-type: none"> ● Call the claimant on their preferred telephone/textphone number to confirm: <ul style="list-style-type: none"> ○ that the amount requested is not affordable ○ that you can offer information about local crisis support in claimant's local area ● Complete the STBA02 letter and select the 'your current level of debt means that you would not be able to afford to repay an advance of benefit' and send it to the claimant. ● select 'no' in the 'Affordability criteria' box ● Complete Part 2 of the Benefit Processing tab of the STBA Request Template ● Click on the green 'save' button at the bottom of the Benefit Processing tab of the STBA Request Template. This will lock the Benefit Processing page and allow no further changes to the information. It will also open the 'Decision Tab' for the Decision Maker to enter information ● When prompted to save the template, check that the filename is the first 3 letters of the claimant's surname

	<p>and the last 3 characters of their NINO. These are on Tab 1 of the STBA Request template</p> <ul style="list-style-type: none"> • access the appropriate benefit system notepad and record the appropriate message • Print and file the STBA request template in line with current data retention guidelines.
4	<p>Where the amount of advance requested is not affordable but the template shows that a lesser amount is affordable</p> <p>Contact the claimant to confirm:</p> <ul style="list-style-type: none"> • that the amount requested is not affordable, but that they could apply for a lower amount <p>if they do want to request the lower amount, tell them that:</p> <ul style="list-style-type: none"> • you will send the request on to a Decision Maker • the Decision Maker will call the claimant by the next working day with a decision on the lower amount offered • select 'yes' in the 'Affordability criteria Met' box • Complete section 2 of the Benefit Processing tab of the STBA Request Template, adding 'supporting information' box with details of the conversation with the claimant to confirm the lower amount • Click on the green 'save' button at the bottom of the Benefit Processing tab of the STBA Request Template. This will lock the Benefit Processing page and allow no further changes to the information. It will also open the 'Decision Tab' for the Decision Maker to enter information • When prompted to save the template, check that the filename is the first 3 letters of the claimant's surname and the last 3 characters of their NINO. These are on Tab 1 of the STBA Request template • Access the appropriate benefit system notepad and record the appropriate message • continue to sending the request to the Decision Maker <p>if they do not want to request the lower amount:</p> <ul style="list-style-type: none"> • tell the claimant that the amount they requested is not affordable • offer information about local crisis support in their area • complete the STBA02 letter and select the 'your current level of debt means that you would not be able to afford to repay an advance of benefit' and send it to the claimant • select 'no' in the 'Affordability criteria' box • Complete section 2 of the Benefit Processing tab of the STBA Request Template

	<ul style="list-style-type: none"> • Click on the green 'save' button at the bottom of the Benefit Processing tab of the STBA Request Template. This will lock the Benefit Processing page and allow no further changes to the information. It will also open the 'Decision Tab' for the Decision Maker to enter information • When prompted to save the template, check that the filename is the first 3 letters of the claimant's surname and the last 3 characters of their NINO. These are on Tab 1 of the STBA Request template • access the relevant benefit system and record the appropriate message • Print and file the STBA request template in line with current data retention guidelines.
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STBA request is on or after the claimant's first benefit week ending date (a maximum advance of 100% of the claimant's personal allowance)

32. Where a request for an STBA is on or after the claimant's benefit week ending date, the Benefit Processor should follow the 'Completing the Short Term Benefit Advance template' guidance to complete part 2 of the Affordability section of the Benefit Processing tab of the STBA request template.

33. Part 2 of the Affordability section will show the available amount which could be advanced for the first benefit week ending period at 100% of the claimant's weekly personal allowance less any Social Fund, STBA and Universal Credit advance repayments.

34. Benefit Processors should:

Step	Action
1	Complete Part 2 Section 4 of the Benefit Processing tab of the STBA request template with the claimant's details to work out the amount of benefit the claimant is due.
2	<ul style="list-style-type: none"> • Contact the claimant to tell them that you have passed their request on to a Decision Maker who will contact them with a decision and that a decision may take up to one working day • select 'yes' in the 'Affordability criteria Met' box • Complete the 'supporting information' box with any additional details to support the decision • Complete section 2 of the Benefit Processing tab of the STBA Request Template • Click on the green 'save' button at the bottom of the Benefit Processing tab of the STBA Request Template. This will lock the Benefit Processing page and allow no further changes to the information. It will also open the 'Decision Tab' for the Decision Maker to enter information

	<ul style="list-style-type: none"> • When prompted to save the template, check that the filename is the first 3 letters of the claimant's surname and the last 3 characters of their NINO. These are on Tab 1 of the STBA Request template • continue to sending the request to the Decision Maker
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STBA request is on or after claimant's first benefit week ending date but payment is part week and insufficient to meet their immediate needs (a maximum advance of 100% of the claimant's personal allowance up to their first benefit week ending date and 60% for the period between their first and second benefit week ending dates)

35. Where a request for an STBA is on or after the claimant's benefit week ending date but the amount is insufficient to meet the claimant's immediate needs, the Benefit Processor should follow the Completing the Short Term Benefit Advance template guidance to complete part 2 of the Affordability section on the Benefit Processing tab of the STBA request template.

36. Benefit Processors should take the following action to record the claim details and the available amount which could be advanced:

Step	Action
1	Complete Part 2 Section 4 of the STBA request template with the claimant's details to work out the amount of benefit the claimant is due and the additional amount which the claimant may be able to afford
2	<p>If the amount shown in the 'total STBA available' box is less than the amount in the 'value of advance requested' box</p> <ul style="list-style-type: none"> • Contact the claimant to confirm: <ul style="list-style-type: none"> ○ That the advance of their benefit due can be paid and ○ that the additional amount requested is not affordable, but that they could have a lower amount in addition to the value of the benefit that due <p>If the claimant does want to request the lower amount in addition to the amount of benefit due, tell them that:</p> <ul style="list-style-type: none"> • you will send the request on to a Decision Maker • the Decision Maker will call the claimant by the next working day with a decision on the lower amount offered • select 'yes' in the 'Affordability criteria' box • Complete the 'supporting information' box with details of the conversation with the claimant to confirm the lower amount • Access the appropriate benefit system notepad and record the appropriate message • Click on the green 'save' button at the bottom of the Benefit Processing tab of the STBA Request Template

This will lock the Benefit Processing page and allow no further changes to the information. It will also open the 'Decision Tab' for the Decision Maker to enter information.

- When prompted to save the template, check that the filename is the first 3 letters of the claimant's surname and the last 3 characters of their NINO. These are on Tab 1 of the STBA Request template
- continue to [sending the request to the Decision Maker](#)

if they do not want to request the lower amount in addition to the amount of benefit due:

- tell the claimant that the amount they requested is not affordable
- offer information about [local crisis support](#) in their area
- Complete section 2 of the STBA Request Template
- Calculate the total advance available and update the 'Total STBA available' box with the amount of the advance
- complete the STBA02 letter and select the 'your current level of debt means that you would not be able to afford to repay an advance of benefit' and send it to the claimant
- select 'no' in the 'Affordability criteria' box
- access the relevant benefit system and [record the appropriate message](#)
- Click on the green 'save' button at the bottom of the Benefit Processing tab of the STBA Request Template

This will lock the Benefit Processing page and allow no further changes to the information. It will also open the 'Decision Tab' for the Decision Maker to enter information.

- When prompted to save the template, check that the filename is the first 3 letters of the claimant's surname and the last 3 characters of their NINO. These are on Tab 1 of the STBA Request template
- Print and file the STBA request template in line with current data retention guidelines.

Receiving a request where claimant has a Special Customer Record - Benefit Processor

37. If the claimant has a Special Customer Record, the postcode field of the STBA request template will be annotated with 'SCR' and limited information about the claimant may be available. To ensure that the request for an advance can be fully considered, the Benefit Processor should take the following action:

Step	Action
1	Contact your Line Manager to request access to the claimant's electronic record for the period of time needed to establish if it is likely that the conditions of entitlement for benefit are satisfied.
2	Access the Special Customer Records guidance for the appropriate benefit and follow appropriate protocols around handling information and only complete additional information – for example supporting information when this will be vital for the Decision Maker when deciding on whether to approve an STBA.
3	Continue to <u>establishing whether benefit entitlement is likely</u> and pay benefit if appropriate and checking Affordability and saving the template in the normal way
4	After taking the appropriate action to assess likely benefit entitlement and affordability, request that your access to the Special Customer Record is removed.
5	Handover the STBA request template to the Decision Maker in the usual way

Initial contact with the claimant – Benefit Processor

38. Claimants should receive an initial call from the Benefit Processor on their preferred telephone number (or other point of contact) within 3 hours of receipt of the STBA template to tell them what will happen next. This could be:

- confirmation that benefit will be paid and when this will be
- a request for more information
- an update on when they will receive further contact (when the request is referred to a Decision Maker it may take up to one working day for a decision to be made).
- a decision that an [STBA is not approved](#) because the claimant is not entitled to benefit or an STBA is not affordable
- information about how to access further help and support – refer to the [DPT desk aid](#).

NOTE: Benefit Processors should make 3 attempts to contact the claimant. If no contact is made after 3 attempts, follow [STBA is not approved](#).

39. When making a call back, the Decision Maker should first check the claimant's identity in line with the [Managing Benefit Enquiries across DWP desk aid](#).

40. Benefit Processors should also be mindful of the claimant's location when calling them back. A rejection when the claimant is in a Jobcentre may result in a risk to the health and safety of Jobcentre staff.

Claimants without access to a telephone

41. Where a claimant requests an STBA but does not have access to a telephone to receive a call back, the 'supporting information' box

should show alternative contact arrangements. This may be a note to say the number is a borrowed number, to call back at a certain time or to make contact with a Jobcentre for the claimant. Benefit Processors should make contact on the number shown in the usual way.

STBA is not approved

42. Where an STBA is not approved because the claimant is not likely to satisfy the conditions of entitlement for benefit an advance is not affordable, the claimant is currently not receiving benefit, the Benefit Processor should take the following action:

Step	Action
1	Access the District Provision Tool to research local help and support in the claimant's local area and/or signpost the claimant to another benefit
2	Make 3 attempts to telephone the claimant to explain the reason for rejecting the STBA request. Ensure they understand that it is the STBA request that is being rejected and that they should await a decision on their claim to benefit (if appropriate).
3	<ul style="list-style-type: none"> Complete section 2 of the Benefit Processing tab of the STBA Request Template Click on the green 'save' button at the bottom of the Benefit Processing tab of the STBA Request Template <p>This will lock the Benefit Processing page and allow no further changes to the information. It will also open the 'Decision Tab' for the Decision Maker to enter information.</p> <ul style="list-style-type: none"> When prompted to save the template, check that the filename is the first 3 letters of the claimant's surname and the last 3 characters of their NINO. These are on Tab 1 of the STBA Request template
4	Complete HOTT actions to ensure the call is closed
5	Access the appropriate benefit system notepad and record the appropriate message
6	Update the STBA02 rejection letter, choosing the appropriate reason for the STBA not being paid.
7	Send the STBA02 rejection letter to the claimant.
8	Continue to Storage and retention of STBA Request Templates

Claimant does not wish to proceed with request

43. Where a claimant says that they do not wish to proceed with the request for an STBA, the Benefit Processor should take the following action:

Step	Action
1	Access the appropriate benefit system notepad and Record

	the appropriate message
2	Select the 'REFUSED' option on the Claimant Response box of the Decision Making tab of the STBA request template
3	<ul style="list-style-type: none"> • Complete section 2 of the Benefit Processing tab of the STBA Request Template • Click on the green 'save' button at the bottom of the Benefit Processing tab of the STBA Request Template <p>This will lock the Benefit Processing page and allow no further changes to the information. It will also open the 'Decision Tab' for the Decision Maker to enter information.</p> <ul style="list-style-type: none"> • When prompted to save the template, check that the filename is the first 3 letters of the claimant's surname and the last 3 characters of their NINO. These are on Tab 1 of the STBA Request template
4	Update the STBA03 no contact letter, choosing the 'The advance of benefit of £ (insert amount) cannot be paid as you did not accept this offer' option
5	Complete HOTT actions to ensure the call is closed
6	Send the STBA03 no contact letter to the claimant.
7	Continue to Storage and retention of STBA Request Templates

Claimant does not meet STBA criteria and is not contactable

44. Where an STBA would not be approved and the claimant is not contactable in 3 attempts, the Benefit Processor should take the following action:

Step	Action
1	Access the appropriate benefit system notepad and Record the appropriate message
2	<ul style="list-style-type: none"> • Complete section 2 of the Benefit Processing tab of the STBA Request Template • Click on the green 'save' button at the bottom of the Benefit Processing tab of the STBA Request Template <p>This will lock the Benefit Processing page and allow no further changes to the information. It will also open the 'Decision Tab' for the Decision Maker to enter information.</p> <ul style="list-style-type: none"> • When prompted to save the template, check that the filename is the first 3 letters of the claimant's surname and the last 3 characters of their NINO. These are on Tab 1 of the STBA Request template
3	Update the STBA02 rejection letter, choosing the

	appropriate reason for the STBA not being paid.
4	Complete HOTT actions to ensure the call is closed
5	Send the STBA02 rejection letter to the claimant.
6	Continue to Storage and retention of STBA Request Templates .

Claimant meets STBA criteria but is not contactable

45. Where the claimant meets the entitlement and affordability criteria for an advance but is not contactable by telephone in 3 attempts, the Benefit Processor should take the following action:

Step	Action
1	Access the appropriate benefit system notepad and Record the appropriate message
2	<ul style="list-style-type: none"> Complete section 2 of the Benefit Processing tab of the STBA Request Template Click on the green 'save' button at the bottom of the Benefit Processing tab of the STBA Request Template <p>This will lock the Benefit Processing page and allow no further changes to the information. It will also open the 'Decision Tab' for the Decision Maker to enter information.</p> <ul style="list-style-type: none"> When prompted to save the template, check that the filename is the first 3 letters of the claimant's surname and the last 3 characters of their NINO. These are on Tab 1 of the STBA Request template
3	Complete HOTT actions to ensure the call is closed
4	Update the STBA03 No Contact letter
5	Send the STBA03 No Contact letter to the claimant
6	Continue to Storage and retention of STBA Request Templates .

Handover to the Decision Maker

46. Once the Benefit Processor has established that an STBA is affordable, the STBA template should be sent to the Decision Maker for financial need to be considered. To send the STBA template to the Decision Maker:

Step	Action
1	Resolve the HOTT callback by accessing HOTT and adding standard text to the notes page
2	Access the appropriate benefit system notepad and Record the appropriate message
3	E-mail the STBA template to the relevant Decision Making

	<p>Team with the following text in the title: 'Restricted {insert date in YYYYMMDD format} {insert time in HH:MM format} {insert filename as established in Action to take on receipt REQUEST {insert initials of Benefit Processor dealing with request}</p> <p>NOTE: where there is more than one Benefit Processor on the site with the same initials, use local arrangements to determine unique identifier</p>
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Making a decision whether to approve an advance – Decision Maker

Receipt of STBA request template by Decision Making Teams

47. STBA Decision Making Teams will receive STBA request templates by e-mail to a designated STBA inbox.

48. Decision Makers should take the following action:

Step	Action
1	<p>Open the next e-mail request and move it into your in-box sub folder</p> <p>Note: the names of e-mail sub folders will be locally determined</p>
2	<p>Open the STBA request template from your in-box sub folder</p>
3	<p>Save the STBA request template in the team 'IN' folder with the filename as the first 3 letters of the claimant's surname and the last 3 characters of their NINO. These are on Tab 1 of the STBA Request template.</p> <p>Where the surname is less than 3 letters, place an X in the space eg Malcolm Li HT236561D should be saved as LIX61D</p>

49. Decision Makers should [consider the claimant's financial need](#) and complete sections 1 to 5 of the Decision tab of the STBA request template. The decision should be based on the information already collected.

50. Decision Makers will also be:

- gathering additional information from claimants where required
- assessing patterns of claimant applications for other financial help
- considering all facts collected to enable them to make an informed decision.

Decision Maker discovers error on STBA Request Template

51. Where a Decision Maker discovers an error on the STBA Request Template on receiving it from the Benefit Processing site, they should take the following action:

Step	Action
1	Inform the Decision Making Team Leader of the error
2	Decision Making Team Leader calls the Benefit Processing Team Leader to inform them that there has been an error in completion of the STBA Request Template
3	Decision Making Leader e-mails the Benefit Processing Team Leader to confirm the error in writing
4	<p>The Benefit Processing Team Leader arranges for a duplicate STBA Request Template to be completed with the following information in the cells:</p> <ul style="list-style-type: none"> • 'DUPLICATE' in the Job Title field • an explanation of why the duplicate has been generated in the continuation sheet
5	<p>The Benefit Processing Team Leader arranges for the duplicate STBA template to be saved in the shared folder with the filename as the first 3 letters of the claimant's surname and the last 3 characters of their NINO and DUPLICATE. These are on Tab 1 of the STBA Request template</p> <p>Where the surname is less than 3 letters, place an X in the space eg Malcolm Li HT236561D should be saved as LIX61D DUPLICATE</p>
6	<p>The Benefit Processing Team Leader arranges for the duplicate STBA Request Template to be e-mailed to the linked Decision Making site with the following IN THE SUBJECT LINE 'Restricted {insert date in YYYYMMDD format} {insert time in HH:MM format} {insert filename as established in step 5 above}'</p>

Considering Financial Need

52. The Decision Maker must consider whether the claimant is in financial need as defined as a **serious risk** of damage to their health and/or safety (or that of their family).
53. The decision should be based on the particular set of circumstances for the individual claimant – taking into account that individual claimants may be affected differently by the same set of circumstances.
54. The situations in which a claimant is considered 'to have a serious risk of damage to their health and/or welfare due to financial need' are not easily defined. Discretion should be used to decide when to progress with the request for an advance. Examples of circumstances where a serious risk of damage to a claimant's health and/or safety might be where the claimant is in exceptional circumstances - fleeing domestic violence or without money to put into a gas or electricity meter.
55. Further examples of situations where discretion should be used are shown in the case studies at [Appendix 1](#).

When should an STBA not be paid?

56. An STBA should not be paid if:

- the Benefit Processor considers that the claimant satisfies the conditions of entitlement for benefit and enough benefit can be paid to enable the claimant to resolve their current crisis situation
- the claimant indicates that they are in hardship (DN guidance owners to insert link to benefit specific hardship guidance), the hardship process should be adopted
- other local support would be more appropriate – for example local crisis support.
- the claimant has **appealed** against a decision to disallow benefit, an STBA cannot be considered
- the claimant is sanctioned and not in receipt of benefit
- where benefit is in regular payment

Note: Benefit Processors will have established that the claimant is likely to satisfy the conditions of entitlement to benefit for them to be eligible for an STBA. Decision Makers have discretion to decide whether to make an STBA payment. Although the factors set out above must be considered, each decision whether or not to give an advance must be made on its individual and case specific merits.

Deciding on a repayment term

57. The intention is to encourage claimants to repay an STBA in the shortest reasonable timeframe to limit the time they spend on a reduced amount of benefit. Repayments therefore should not exceed the maximum recovery period of 12 weeks starting from their second full benefit payment. Agreement of the recovery period is part of the STBA decision making process, so any subsequent request to extend the repayment period (maximum extension 12 weeks) should only be considered in exceptional circumstances for example if:

- a claimant requests that due to some change in their circumstances their debts need to be rescheduled for example where a couple separate and the remaining claimant's benefit reduces to a single person's rate
- a claimant receives a benefit sanction which interrupts the recovery by benefit deduction (depending on the circumstances off-benefit recovery action may be necessary).

Can the claimant afford to pay back the STBA within the maximum repayment period?

58. When considering repayment terms, the Decision Maker should consider:

- the repayment period (a maximum of 12 weeks or 24 in exceptional circumstances).
- as a guide, where an STBA and recovery of existing repayments mean that deductions would exceed 25% of the weekly benefit paid, consider carefully whether the claimant's circumstances mean that an exception can be made, for example a claimant fleeing domestic violence.

- the amount of the claimant's benefit which is being recovered for existing Social Fund and STBA/Universal Credit Advance repayments.
- whether the claimant wishes to, or can afford to repay the advance more quickly as this reduces the period that they are on reduced benefit payments.

Is there enough information to decide whether a claimant is in financial need?

59. By checking the details on the STBA request template and the claimant's previous Crisis Loan application history, the Decision Maker must be satisfied that the claimant or a member of their family is in serious risk of damage to their health and/or safety due to financial need before deciding to pay an STBA. If the claimant has not provided enough information to enable a decision to be made, the Decision Maker should contact the claimant on their preferred contact telephone number to ask them to provide more information.

Financial need cannot be determined

60. Where the Decision Maker cannot determine a serious financial need, an STBA cannot be paid.

61. In these circumstances, see [STBA is not approved](#).

How much to advance

62. Decision Makers must decide how much to pay as an STBA payment based on the affordability information gathered by the Benefit Processor. This should not exceed:

- **Where the benefit week ending date has not been reached** - 60% of the claimant's daily personal allowance calculated from the date of the STBA request (the date on tab 1 of the STBA template) to the claimant's benefit week ending day, less waiting days where appropriate. An example of this is:

Claimant makes claim to benefit	04/04/13 (3 waiting days apply)
Applicable Weekly Benefit Rate less deductions	£70
Claimant phones to request STBA	09/04/2013
Claimant's benefit week ending date	17/04/2013
Days available to advance	9
STBA Payable (60% of applicable weekly benefit rate less deductions)	£54.00
Recovery (No. of weeks)	10

Weekly Repayment Rate	£5.40
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- **Where the benefit week ending date has not been reached and the claimant requests additional funds** (where only a few days would be paid to the first benefit week ending date) – 60% of the claimant’s daily personal allowance from the date on which the STBA request was made to the claimant’s 1st benefit week ending date less waiting days where appropriate PLUS 60% of the claimant’s daily benefit rate for the days between the claimant’s first benefit week ending date to the next benefit week ending date. An example of this is:

Claimant makes claim to benefit	04/04/13	
Applicable Weekly Benefit Rate less deductions	£70	
Claimant phones to request STBA	10/04/13	
Claimant’s 1 st benefit week ending date	12/04/13	
Claimant’s 2 nd benefit week ending date	26/04/13	
	Before first benefit week ending date	After first benefit week ending date
STBA Payable	3 days after waiting days (at 60%) = £18.00	14 days (at 60%) from 1 st to 2 nd Benefit week ending date = £84.00
Total STBA	£102.00	
Recovery (No. of Weeks)	£12.75 for 8 weeks	

NOTE: Where Decision Maker decides to give an advance up to their second benefit week ending period, the claimant should be made aware that they are unlikely to be awarded a second advance during this period.

- **Where the benefit week ending date has been reached - 100%** of the claimant’s daily personal allowance calculated from the date on which the claim was made to the claimant’s benefit week ending date, less waiting days and any deductions due where appropriate. An example of this is:

Claimant makes claim to benefit	30/04/13 (3 waiting days)
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	apply)
Applicable Weekly Benefit Rate less deductions	£100
Claimant phones to request STBA	09/05/2013
Claimant's benefit week ending date	09/05/2013
Days available to advance	7
STBA Payable (100% of applicable weekly benefit rate less deductions)	£100.00
Recovery	Immediately when benefit paid

- **Where the benefit week ending date has been reached and the claimant requests additional funds** (where only a few days would be paid to first benefit week ending date) – 100% of the claimant's daily personal allowance from the date on which the claim was made to the claimant's benefit week ending date less waiting days where appropriate PLUS 60% of the claimant's daily benefit rate for the days between the claimant's first benefit week ending date to the next benefit week ending date. An example of this is:

Claimant makes claim to benefit	04/04/13	
Applicable Weekly Benefit Rate less deductions	£70	
Claimant phones to request STBA	10/04/13	
Claimant's benefit week ending date	09/04/13	
	Before first benefit week ending date	After first benefit week ending date
STBA Payable	3 days after waiting days (at 100%) = £30.00	14 days (at 60%) from 1 st to 2 nd Benefit week ending date = £84.00
Total STBA	£114.00	
Recovery (No of weeks)	£30.00 from 1 st payment	£10.50 for 8 weeks

63. An STBA should be kept to the minimum necessary to limit the period that the claimant is on reduced benefits.

Rounding the amount to be advanced

64. Where you have decided to pay an advance which will be recovered over a number of weeks, the amount of the advance may need to be rounded down to ensure that each weekly payment is the same.

65. Rounding the amount of an advance will ensure that action to recover payments can be taken once by the Benefit Processor and additional action will not need to be taken to recover a different amount as a final payment.

66. An example of this is where the STBA Request Template shows that an advance of £29.46 is affordable for the claimant, repayable over 12 weeks. The calculation is as follows:

- £29.46/12 weeks = 2.46 per week but £2.46 x 12 = £29.52 (more than the amount shown as affordable)
- rounded down the figure is £2.45 a week recovered over 12 weeks amounts to £29.40
- The amount advanced in this example should therefore be £29.40

NOTE: The minimum amount of money which should be paid via CPS Local Payment is £10, unless both the Decision Maker and the approver are satisfied that failing to make this payment will lead to the claimant being in a crisis situation. Advances for amounts under £10 should therefore be considered.

Recording the amount of an STBA payment

67. Decision Makers should:

Step	Action
1	Calculate the amount to advance and enter this in the 'value of Advance to be paid' box on the Decision tab of the STBA request template, rounding the amount to be advanced where appropriate to fit with the weekly repayment schedule. The amount should be based on: <ul style="list-style-type: none"> • The amount of Social Fund, STBA and Universal Credit advance weekly repayments which the claimant is already making • The repayment period • Any other information captured on the Benefit Processing tab of the STBA request template
2	Record the date, time and payment details on the 'Decision' tab of the STBA request template
3	Notify the claimant that the STBA is approved
3	<ul style="list-style-type: none"> • Click on the green 'save' button at the bottom of the Benefit Processing tab of the STBA Request Template This will lock the Decision page and allow no further

	<p>changes to the information.</p> <p>When prompted to save the template, check that the filename is the first 3 letters of the claimant's surname and the last 3 characters of their NINO. These are on Tab 1 of the STBA Request template.</p>
4	<p>Handover the STBA request template to the Benefit Processing Team</p>

Communicating the decision to the claimant – Decision Maker

68. Claimants should receive a call from a Decision Maker on their preferred telephone number by the next working day following completion of their request. This could be:
- a request for more information
 - a decision that an [STBA is approved](#) and agreement of terms
 - a decision that an [STBA is not approved](#) because they do not meet the criteria for financial need.
 - a decision that STBA repayments will be rescheduled/not rescheduled
 - information about how to access further help and support – refer to the [DPT desk aid](#).
69. **When making a call back, the Decision Maker should first check the claimant's identity in line with the [Managing Benefit Enquiries across DWP desk aid](#).**

Claimants without access to a telephone

70. Where a claimant requests an STBA but does not have access to a telephone to receive a call back, the 'supporting information' box should show alternative contact arrangements. This may be a note to say the number is a borrowed number, to call back at a certain time or to make contact with a Jobcentre for the claimant. Decision Makers should make contact on the number shown in the usual way.

STBA is not approved

71. Where an STBA is not approved, the Decision Maker should take the following action:

Step	Action
1	Access the District Provision Tool to research local help and support in the claimant's local area and/or signpost the claimant to another benefit
2	Make 3 attempts to telephone the claimant to explain the reason for rejecting the STBA request. Ensure they understand that it is the STBA request that is being rejected and that they should await a decision on their claim to benefit (if appropriate).
3	Update the Decision tab of the STBA Request Template in line with guidance

4	Click on 'save' at the bottom of the section This will lock the section on the Decision tab and allow no further changes to the information
5	Update the STBA02 rejection letter, choosing the appropriate reason for the STBA not being paid.
6	Send the STBA02 rejection letter to the claimant.
7	Handover the STBA request template to the Benefit Processing Team for the Benefit Processor to: <ul style="list-style-type: none"> • insert standard text on relevant benefit system notepad • Print and file the STBA request template in line with current data retention guidelines.

Claimant does not wish to proceed with request

72. Where a claimant says that they do not wish to proceed with the request for an advance, the Decision Maker should take the following action:

Step	Action
1	Update the STBA03 no contact letter, choosing the 'The advance of benefit of £ (insert amount) cannot be paid as you did not accept this offer' option
2	Send the STBA03 no contact letter to the claimant.
3	Update the Decision tab of the STBA Request Template in line with guidance
3	Click on 'save' at the bottom of the section This will lock the section on the Decision tab and allow no further changes to the information
4	Handover the STBA request template to the Benefit Processing Team for the Benefit Processor to: <ul style="list-style-type: none"> • insert standard text on relevant benefit system notepad • Print and file the STBA request template in line with current data retention guidelines.

Claimant does not meet STBA criteria and is not contactable

73. Where a claimant does not meet STBA criteria and is not contactable by telephone on the second attempt, the Decision Maker should take the following action:

Step	Action
1	Update the STBA02 rejection letter, choosing the appropriate reason for the STBA not being paid.
2	Send the STBA02 rejection letter to the claimant.
	Update the Decision tab of the STBA Request Template in line with guidance

3	<p>Handover the STBA request template to the Benefit Processing Team for the Benefit Processor to:</p> <ul style="list-style-type: none"> • insert standard text on relevant benefit system notepad • Print and file the STBA request template in line with current data retention guidelines.
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STBA is approved

74. Where an STBA is approved, the Decision Maker should take the following action:

Step	Action
1	<p>Call the claimant on their preferred contact number and agree:</p> <ul style="list-style-type: none"> • that they still want an STBA • that they agree to the timescales to repay and the repayment amount • that where they have had a previous advance, the repayments will be recovered in addition to the amount they are already repaying • where their benefit due date has not yet been reached, (and have received 60% of their personal allowance), that they will receive one whole benefit payment and start to pay back the STBA from the following benefit payment (unless the claimant wishes to commence recovery earlier) • where their benefit due date has been reached, that they will repay the advance from their next benefit payment • the method of payment the claimant can use <p>Claimants who have not got access to a suitable bank, building society or post office account should be offered a simple epayment in line with standard method of payment guidance, and a Post Office Card Account should be opened at this stage if the claimant does not already have one.</p> <ul style="list-style-type: none"> • where the claim has now been processed and the benefit week ending date has been reached, the whole amount advanced to their first payday will be recovered from their first benefit payment.
2	Complete Section 4 of the Decision tab of the STBA Request Template
3	Click on 'save' at the bottom of the section This will lock the Decision tab and allow no further changes to the information
4	<p>If there is an existing amount shown in the 'Affordability' section of the Benefit Processing tab of the STBA request template</p> <p>Complete the STBA04 Multiple STBA letter with details of the payment, repayment details and timescales agreed</p>
5	If there is not an existing amount shown in the 'Affordability' section of the Benefit Processing tab of the

	<p>STBA request template Complete the STBA01 award letter with details of the payment, repayment details and timescales agreed</p>
6	<p>Handover the STBA request template to the Benefit Processing Team for the Benefit Processor to:</p> <ul style="list-style-type: none"> • make a payment • insert standard text on relevant benefit system notepad • Print and file the STBA request template in line with current data retention guidelines.

Claimant meets STBA criteria but is not contactable

75. Where the claimant meets the STBA criteria but is not contactable by telephone on the second attempt the Decision Maker should take the following action:

Step	Action
1	Complete section 4 of the Decision tab of the STBA Request Template
2	Click on 'save' at the bottom of the section This will lock the Decision tab and allow no further changes to the information
3	Update the STBA03 No Contact letter choosing the 'As it has not been possible to contact you, an advance of benefit cannot be paid at this time'
4	Send the STBA03 No Contact letter to the claimant
5	<p>Handover the STBA request template to the Benefit Processing Team for the Benefit Processor to:</p> <ul style="list-style-type: none"> • insert standard text on relevant benefit system notepad • Print and file the STBA request template in line with current data retention guidelines.

Making a Decision on a request from a claimant with a Special Customer Record

76. Where the Decision Maker receives an STBA request template for a claimant with a special customer record, the postcode field of the STBA request template will annotated with 'SCR' and limited information about the claimant may be available.

77. Where there is insufficient information to make a decision on whether an STBA would be appropriate, the Decision Maker should take the following action:

Step	Action
1	Contact your Line Manager to request access to the claimant's electronic record for the period of time needed to establish if it is likely that the conditions of entitlement for benefit are satisfied.

2	Access the benefit specific Special Customer Records guidance and follow appropriate protocols around handling information and only complete additional information where this is vital to making a decision or providing an audit for a decision on whether an STBA is appropriate.
3	Where insufficient information has been captured to allow likely benefit entitlement to be established, follow local processes to capture this information from the claimant and offer information about local crisis support where appropriate
4	After taking the appropriate action to make a decision on whether an advance is appropriate, request that your access to the Special Customer Record is removed.

Handover to Benefit Processors – Decision Maker

78. Following the decision that an STBA has been approved or not approved, the Decision Maker should take the following action to return the STBA request template to the Benefit Processing Team for recording on the relevant benefit system and payment and/or filing as appropriate:

Step	Action
1	Forward the original E-mail from the in-box sub folder to return the STBA request template to the appropriate Benefit Processing Team in-box, inserting the following text in the e-mail subject : 'Restricted {insert date in YYYYMMDD format} {insert time in HH:MM format} {insert filename as established in Action to take on receipt } {insert either PAY or NIL as appropriate} {add initials of Benefit Processor from original e-mail}
2	Delete the e-mail from the in-box sub folder
3	Access the STBA Request Template in the 'IN' folder and move it to the 'ARCHIVE' folder in the shared drive
4	Delete the STBA Request Template from the 'IN' folder

Receiving an STBA Request Template for filing or payment

79. The Benefit Processor should take the following action on receipt of the STBA Request Template:

Step	Action
1	Open the STBA Request Template in the e-mail from the Decision Maker and check in the subject line
2	Access the appropriate benefit system notepad and add the standard text which corresponds to the reason code
3	From the e-mail header, determine whether the decision requires payment action 'PAY' or the STBA Request Template requires

[filing only](#) 'NIL' and take the appropriate action

Benefit Processor discovers an error on the STBA Request Template

80. Where a Benefit Processor discovers an error on the STBA Request Template received from a Decision Maker, they should take the following action:

Step	Action
1	Inform the Benefit Processing Team Leader of the error
2	Benefit Processing Team Leader calls the Decision Making Team Leader to inform them that there has been an error identified on the STBA Request Template
3	Benefit Processing Team Leader e-mails the Decision Making Team Leader to confirm the error in writing
4	The Decision Making Team Leader arranges for a duplicate STBA Request Template to be completed with the following information in the cells: <ul style="list-style-type: none">• 'DUPLICATE' in the Job Title field• an explanation of why the duplicate has been generated in the continuation sheet
5	The Decision Making Team Leader arranges for the duplicate STBA template to be saved in the shared folder with the filename as the first 3 letters of the claimant's surname, the last 3 characters of their NINO and the word 'DUPLICATE'. Where the surname is less than 3 letters, place an X in the space eg Malcolm Li HT236561D should be saved as LIX61D DUPLICATE
6	The Decision Making Team Leader arranges for the duplicate STBA Request Template to be e-mailed to the linked Benefit Processing site with the following in the subject line 'Restricted {insert date in YYYYMMDD format} {insert time in HH:MM format} {insert filename as saved in step 5 above}'
7	Continue to process the request in the usual way
8	Print the e-mails and the duplicate STBA Request Template and store with the claim file

Making an STBA payment – Benefit Processor

Payment by Customer Payment System (CPS) Faster Payment

81. To ensure that claimants receive a payment quickly, STBAs should be paid by [CPS](#).
82. To make an STBA payment for the amount calculated by the Decision Maker and recorded on the 'Decision' tab of the STBA Request Template, take the following action:

Step	Action
1	Open the STBA Request Template in the e-mail from the Decision Maker
2	Complete the FF100 payment authorisation form in line with guidance for the appropriate benefit
3	<p>Make the payment by CPS directly into the claimant's bank, credit union or building society account (as appropriate).</p> <p>Where the claimant does not have access to a bank, credit union or building society account, make a Simple Payment, according to guidance for the appropriate benefit.</p>
4	<p>In the both the 'start date' and 'end date' fields, enter the date on which the claimant's advance is paid.</p> <p>These two dates must be the same.</p>
5	In the CPS LP benefit screen, search for ' Short Term Benefit Advance ' as the Benefit Type using the torch icon.
6	<p>For the benefit component field, search for the appropriate benefit component depending on the benefit being advanced, using the torch icon.</p> <p>Component values are:</p> <ul style="list-style-type: none"> • Short Term Benefit Advance Income Support • Short Term Benefit Advance Incapacity Benefit • Short Term Benefit Advance JSA Contributory • Short Term Benefit Advance JSA Income Based • Short Term Benefit Advance ESA Income Related • Short Term Benefit Advance ESA Contributory • Short Term Benefit Advance Pension Credit • Short Term Benefit Advance Carers Allowance • Short Term Benefit Advance State Pension Contributory • Short Term Benefit Advance State Pension Non-Contributory <p>Note: It is important to ensure that the correct benefit type and benefit component are selected before issuing the payment for authorisation as this will affect recovery</p>
7	Where a claimant has a Credit Union account, the user MUST advise the claimant that the claimant must contact their credit union and advise them that a payment is to be credited, along with the crediting date and the payment amount. This is because the claimant's NINO is not currently being received by the credit union as the payment reference and they are unable to identify the recipient of the payment.
8	Enter the time and date in the FF100 completed box of the Decision tab of the STBA template.

9	Enter the claimant's details on CPS .
10	Click on 'save' at the end of the Benefit Processor Actions section of the Decision tab This will lock the Benefit Processor Action section of the Decision tab and allow no further changes to the information
10	Save the STBA request template in the team 'STBA RECOVERY' folder with the filename as the first 3 letters of the claimant's surname and the last 3 characters of their NINO. These are on Tab 1 of the STBA Request template. Where the surname is less than 3 letters, place an X in the space eg Malcolm Li HT236561D should be saved as LIX61D
11	Delete the STBA Request Template from the team 'IN' folder and from the shared in-box

Making a payment for a claimant with a Special Customer Record

83. Where a Benefit Processor receives a request to make a payment to a claimant with a Special Customer Record, they should take the following action:

Step	Action
1	Contact your Line Manager to request access to the claimant's electronic record for the period of time needed to establish if it is likely that the conditions of entitlement for benefit are satisfied.
2	Access the benefit specific Special Customer Records Guidance and follow appropriate protocols around handling information and
3	Continue to making an STBA payment
4	Follow the local Special Customer Records process to record the decision on notepad Print and file the STBA request template in line with current data retention guidelines.
5	After taking the appropriate to process the payment, request that your access to the Special Customer Record is removed.

Making a payment for a claimant without a National Insurance Number (NINo) – using a CMS or CAM reference

84. Where a claimant has not got a NINo and is eligible for an advance, payment can still be made through CPS (LP).

85. Benefit Processors should refer to the [CPS User Guide](#) to set up a Temporary Reference Number based on the CMS or CAM reference number to make a one off CPS payment.

86. To ensure that the claimant is allocated a NINo for future benefit payments, the Benefit Processor should follow the [Benefit Inspired NINo guidance](#) to take the appropriate action to ensure that the claimant is allocated a NINo.

NOTE: it is important that the claimant is allocated a NINo as not having a NINo may affect their benefit payments at a later date.

Making a payment for a claimant without a NINo – no claimant record on CMS or CAM

87. Where an STBA payment is being made for a claimant without a NINo and there is no claimant record on CAM or CMS, the Benefit Processor should take the following action:

Step	Action
1	E-mail the Payment Resolution Service to obtain a Temporary Reference Number
2	Include the following wording in the e-mail header 'RESTRICTED Request for CAM TRN' or 'RESTRICTED Request for CMS TRN' as appropriate. A reply will be sent to the requestor providing the TRN to use to make the payment.
3	Continue to making the payment
4	Follow the Benefit Inspired NINo guidance to take the appropriate action to ensure that the claimant is allocated a NINo. NOTE: it is important that the claimant is allocated a NINo as not having a NINo may affect their benefit payments at a later date

NOTE: this scenario should only be for claimants who have had a change in their circumstances and their claim is more than 30 days old.

Making a payment for a claimant without a verified NINO

88. There may be occasions where claimants have a NINO but this has not yet been verified on the Customer Information System (CIS). In this case, CPS (LP) will reject the NINO and not allow a payment to be made.

Claimant has CAM or CMS record

89. Where a claimant is eligible for an advance payment but has a National Insurance Number which has not been verified on CIS, payment cannot be made through CPS (LP) using the unverified NINO. In the first instance Benefit Processors should refer to the [CPS User Guide](#) to set up a Temporary Reference Number to make a one off payment.

90. When making a payment under a TRN due to the claimant's NINO not being verified, the Benefit Processor should record the claimant's NINO in the Additional Information field of the CPS (LP) Payment Instruction Screen to enable the associated Debt record to be created.

91. To ensure that the claimant's NINo is verified for future benefit payments, the Benefit Processor should follow the [Benefit Inspired NINo guidance](#) to take the appropriate action to ensure that the claimant's NINo is verified.

NOTE: it is important that the claimant's NINo is verified as having a non-verified NINo may affect their benefit payments at a later date

Claimant has no CAM or CMS record

92. Where an STBA payment is made to a claimant without a verified NINO and there is no claimant record on CAM or CMS, the Benefit Processor should take the following action:

Step	Action
1	Send an e-mail to xxxxxxxxxxxxxxxx@xxx.xxx.xxx.xx to obtain a Temporary Reference Number
2	Include the following wording in the e-mail header 'RESTRICTED Request for CAM TRN {insert claimant's NON-VERIFIED NINO}' or 'RESTRICTED Request for CMS TRN {insert claimant's NON-VERIFIED NINO}' as appropriate. A reply will be sent to the requestor providing the TRN to use to make the payment.
3	Continue to making the payment (DN link to making payment) using the TRN allocated
4	Record the claimant's NINO in the Additional Information field of the CPS (LP) Payment Instruction screen This will enable the associated debt record to be created
5	Follow the Benefit Inspired NINo guidance to take the appropriate action to ensure that the claimant's NINo is verified. NOTE: it is important that the claimant's NINo is verified as having a non-verified NINo may affect their benefit payments at a later date

NOTE: this scenario should only be for claimants who have had a change in their circumstances and their claim is more than 30 days old.

Action to record STBA – Benefit Processor

Recording the decision on notepad

93. Benefit Processors should add the following text to the relevant system notepad and enter the reason code in the 'Standard Text to be entered on system Reason Code' box on the 'Decision' tab of the STBA request template:

Situation	Reason Code	Text to input into notepad
Claimant not likely to satisfy the conditions of entitlement for benefit – therefore STBA not accepted	01	STBA request (insert date) REJECTED claimant failed likely entitlement criteria (insert initials, team)
Claimant requests an STBA but benefit can be paid	02	STBA Request (insert date) REJECTED benefit has been paid (insert amount),

		(insert date paid), (insert method of payment)
Claimant is likely to satisfy the conditions of entitlement for benefit but cannot afford an STBA	03	STBA request (insert date) REJECTED claimant failed affordability criteria (insert initials, team)
Claimant is likely to satisfy the conditions of entitlement for benefit and affordability criteria for an STBA but does not meet financial need criteria	04	STBA request (insert date) REJECTED claimant failed financial need criteria (initials, team)
Claimant meets all STBA criteria, but cannot be contacted (1 st time)	05	STBA request (insert time and date) UNPAID claimant was not contactable 1 st attempt (insert initials, team)
Claimant meets all STBA criteria, but cannot be contacted (2nd time)	06	STBA request (insert time and date) UNPAID claimant was not contactable 2nd attempt (insert initials, team)
Claimant meets all STBA criteria but refuses STBA	07	STBA request (insert date) UNPAID as claimant refused STBA (insert initials, team)
Claimant meets all STBA criteria and an STBA is paid	08	STBA request (insert date) PAID £(insert value) for period (insert date) to (insert date). 1 st repayment due (insert date and value) final repayment due (insert date and value)

Setting a reminder to enter recovery action

94. After making an STBA payment, the Benefit Processor should take action to ensure that the STBA request template can be retrieved after the claim is adjudicated. Local BF arrangements to be used as appropriate (this could include a case control or BF system).

Recovery action

95. When a benefit claim is fully adjudicated and the claimant has had an advance, it must be:

- repaid through debt recovery action if there later proves to be no entitlement
- recovered through deductions from ongoing benefit payments (for advances of 60% of claimant's personal allowance)
- recovered immediately from arrears (for advances of 100% of claimant's personal allowance).

(STBAs are treated as overpayments of benefit for the purpose of recovery).

96. Once the claim has been adjudicated, the local BF arrangements will identify the date on which recovery action needs to be taken.

Identifying overpayments of benefit

97. Where a claimant is currently paying back an overpayment of benefit and subsequently receives an advance of benefit, the repayments of the benefit overpayment will stop until the advance is recovered.

98. Benefit Processors should take the following action to identify overpayment deductions and previous STBAs:

Step	Action
1	Access the appropriate benefit system overpayment dialogue to establish if the claimant currently has overpayment deductions and/or is repaying a previous STBA
2	Where the claimant currently has overpayment deductions Take action to end the current overpayment of benefit
3	Where the claimant is currently repaying a previous STBA From the information on the STBA request template, check if the claimant has: <ul style="list-style-type: none"> • had a break in claim of 6 weeks or more and the STBA request relates to a new claim • requested the current STBA because of a change in their circumstances • had a break in claim but this has been for less than 6 weeks
4	Where the claimant has had a break in claim for 6 weeks or more <ul style="list-style-type: none"> • Access the appropriate benefit system recovery screens and input the weekly repayments to be recovered Note - the previous STBA repayments will be recovered by Debt Management so do not need to be included in the current repayment amount
5	Where the claimant has had a break in claim for less than 6 weeks or requested an STBA because of a change in their circumstances <ul style="list-style-type: none"> • check the appropriate benefit system overpayment screens for the weekly repayment amount and calculate the new recovery amounts for the existing weekly repayments plus the STBA repayments for the relevant weeks. • Access the appropriate benefit system recovery screens and input the weekly repayments to be recovered

99. Benefit Processors should take the following action to enter recovery and save the STBA Request Template:

Step	Action
1	Open the STBA Request Template in the team 'STBA RECOVERY' folder
2	<p>Access the appropriate benefit system and enter recovery information. Recoveries should commence from the second full benefit payment unless the claimant wishes to commence recovery earlier, except where recovered from arrears (when the claimant is paid an advance on or after their benefit due date).</p> <p>NOTE: Recovery of STBAs will be made in full as they are not subject to the £65 overpayment limit for debt.</p>
3	<p>Save the STBA Request template in the team 'STBA ARCHIVE' folder with the filename as the first 3 letters of the claimant's surname and the last 3 characters of their NINO. These are on Tab 1 of the STBA Request template.</p> <p>Where the surname is less than 3 letters, place an X in the space eg Malcolm Li HT236561D should be saved as LIX61D</p>
4	Delete the STBA Request Template from the team 'STBA RECOVERY' folder
5	Print the STBA Request Template and store it with the claim information in line with current document retention guidelines

100. After completing the recovery action, [store the hard copy of the STBA request template](#) with other papers relating to the claim in line with the appropriate document retention guidance for the appropriate benefit.

101. Where a claimant is not eligible for an STBA or no contact could be made with the claimant or the claimant has refused the STBA offered, print the STBA request template and [store it in line with current document retention guidelines](#).

STBA recoveries by Debt Management

102. In some circumstances, it may not be possible to fully recover STBA repayments from a claimant's benefit. This may be because:

- benefit is not awarded but the claimant has already received an STBA
- both an STBA and a benefit payment have been made to the claimant who is later found not to be entitled to benefit
- the claimant ends their benefit claim – either because they start work or change benefits for example end a JSA claim to make a new claim to ESA. The STBA debt will then be recovered from the claimant's ESA claim.

103. Debt Manager will identify the STBA and will take off-benefit action to recover repayments.

NOTE: Recovery of STBAs will be made in full as they are not subject to the £65 overpayment limit for debt.

Receiving requests for progress updates

104. On receiving a call from a claimant for an update on the progress of an STBA request, staff will check progress of the request on HOTT and/or benefit system notepad or clerical notes. Where a callback has not been made to the claimant by Benefit Processor or Decision Maker within the set timescales, the Contact Centre Agent/Benefit Processor will send a 'priority duplicate' request to the Benefit Processing site via HOTT.

105. On receiving a 'Priority Duplicate' request for a progress update, Benefit Processors should:

Step	Action
1	Access HOTT to view the previous STBA request details and check (insert name of appropriate benefit system) notepad or clerical notes where appropriate to check the status of the request
2	If the request has been forwarded to the Decision Maker, call the appropriate Decision Making Team to discuss progress
3	Call the claimant/agree with the Decision Maker that they will call the claimant on their preferred contact number to update them on the status of the request within one working hour.
4	Take appropriate action to close the call in HOTT.

Requests to reschedule STBA repayments

106. A claimant may request that their STBA repayments are reduced/rescheduled as they can no longer afford the repayments.

107. Rescheduling of benefit advances **should only** be considered on the request of the claimant (in the case of a joint claim or where the claim is for a couple the person who the STBA belongs to) and where a change in their circumstances or an unforeseen event has resulted in a reduction in their ability to repay the advance, for example where a claimant had a joint claim or was claiming as part of a couple and has separated from their partner so will now be claiming the single person rate of benefit, or where a claimant has a sick child who is taken into hospital miles away, and needs to meet the cost of fares to visit the child.

108. Where a claimant's personal allowance has reduced then a Decision Maker will need to decide whether repayments can be rescheduled and will contact the claimant to discuss this with them.

109. As part of the interaction with the claimant, staff should question them to find out why they need their repayments rescheduling. Depending on the claimant's circumstances, they should take the necessary action to request their repayments to be rescheduled.

110. Where a claimant request STBA repayments to be rescheduled because of a change in their circumstances which has reduced their

personal allowance, staff will send a handover to the Benefit Centre requesting rescheduling be considered. This will be via a HOTT or ENQUIRE handover as appropriate.

111. Changes may come as part of reporting a change of circumstances or may follow as a separate enquiry after a change of circumstances has been completed.

Checking if repayments relate to current claim – Benefit Processor

112. Where a claimant ends their benefit claim, any previous benefit advances will be recovered by Debt Manager. Where a claimant requests repayments to be rescheduled and these relate to a previous claim(s), Benefit Processors/Decision Makers will be unable to take rescheduling action.
113. To check if the advance relates to a previous benefit claim and advise the claimant on the next steps, take the following action:

Step	Action
1	Check the appropriate benefit system notepad to confirm if the date on which the claimant agreed to the STBA repayments was during the current claim period.
2	Access Debt Manager using the desktop icon or ask a colleague to access to Debt Manager NOTE: Debt Manager icon will be available to 3 users per site Where there are no users available with access to the Debt Manager icon, Benefit Processors should call the Debt Manager Operational Helpline on 01443 688943
3	Select the Account Selection Wizard, enter the claimant's NINO and select 'find now'.
4	To access the Virtual Router Account (VRA) Account Enquiry Screen, highlight the VRA line on the claimant's Account Enquiry Screen and select 'explore'.
5	Select the 'Instalment Plans' radio button on the left of the screen and the 'Schedule List' tab to see the claimant's current payment instalments.
6	Where the advance does not relate to a current claim period, <ul style="list-style-type: none"> • Contact the claimant on their preferred contact number to give them the Debt Management helpline number 0845 8500293 • Access the relevant benefit system notepad and update it with the standard text
7	Where the advance does relate to a current claim period, Continue to reassessing affordability

Reassessing affordability – Benefit Processor

114. On receiving a rescheduling request, the Benefit Processor should take the following action:

Step	Action
1	Access HOTT/ENQUIRE and open the handover
2	Action any new changes of circumstances the claimant has reported in the usual way via claims maintenance
3	Consider the claimant's revised details and note whether there has been a reduction in the claimant's personal allowance and that the STBA relates to their current claim.

Affordability has changed

115. Where the Benefit Processor can confirm that the claimant's change of circumstances has resulted in a reduction in their personal allowance, they should take the following action:

Step	Action
1	Complete the STBA rescheduling pro-forma with the claimant's current benefit and repayment information.
2	Save the STBA Rescheduling Pro-forma in the team 'STBA IN' folder with the filename as the first 3 letters of the claimant's surname and the last 3 characters of their NINO. These are on Tab 1 of the STBA Request template Where the surname is less than 3 letters, place an X in the space eg Malcolm Li HT236561D should be saved as LIX61D
3	E-mail the STBA template to the relevant Decision Making Team with the following text in the title: 'Restricted {insert date in YYYYMMDD format} {insert time in HH:MM format} {insert filename as established in Action to take on receipt } RESCHEDULE {insert initials of Benefit Processor dealing with request} NOTE: where there is more than one Benefit Processor on the site with the same initials, use local arrangements to determine unique identifier
4	Access the appropriate benefit system notepad to add in standard text 'Rescheduling request received {insert date}'

Affordability has not changed

116. Where a claimant's change of circumstances has not reduced their personal allowance, the Benefit Processor should take the following action:

Step	Action
1	Access the appropriate benefit system notepad and add in standard text 'Rescheduling request received, DECLINED {insert date}'
2	Complete the STBA06 repayments not rescheduled letter with the claimant's details and choose the 'from the information you have provided, we are unable to determine that you have a change in circumstances which would significantly reduce the benefit which you receive' option
3	Send the STBA06 letter to the claimant

Reassessing financial need – Decision Maker

117. The Decision Maker's role will be to use the information provided by the claimant and the Benefit Processor to [make a decision on whether to reschedule](#) the claimant's STBA repayments.

Making a decision on rescheduling

118. On receiving the pro-forma to request rescheduling, Decision Makers should:

Step	Action
1	Open the STBA Rescheduling Pro-forma and move it into your in-box sub folder Note: the names of e-mail sub folders will be locally determined
2	Open the STBA Rescheduling Pro-forma from your in-box sub folder
3	Save the STBA Rescheduling Pro-forma in the team 'IN' folder with the filename as the first 3 letters of the claimant's surname and the last 3 characters of their NINO. These are on Tab 1 of the STBA Request template. Where the surname is less than 3 letters, place an X in the space eg Malcolm Li HT236561D should be saved as LIX61D
4	Use the information provided by the claimant and Benefit Processor to consider the following: <ul style="list-style-type: none"> • if the claimant is in an exceptional situation caused by a change in their circumstances • how the claimant's circumstances have changed since they agreed the STBA repayment terms • why the claimant's circumstances have changed – what impact this has had on their ability to make repayments • if there is another way to manage the change in circumstances • if there is a justifiable reason for the claimant not keeping to the original agreement

	<ul style="list-style-type: none"> • if the claimant can now afford to repay a higher amount • if rescheduling would mean lengthening the repayment period past the 12 week payment timescale for STBAs (a maximum 24 week timescale can be considered in circumstances where a claimant might end up in hardship if payments aren't reduced) <p>NOTE: STBAs are recovered as a higher priority than other DWP and Government debt a claimant already has.</p>
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STBA repayments can be rescheduled

119. Where a Decision Maker decides that the claimant's STBA repayments should be rescheduled, they should take the following action:

Step	Action
1	Contact the claimant on their preferred telephone number to: <ul style="list-style-type: none"> • Give a decision on whether the STBA repayments will be rescheduled • Agree revised terms • Offer additional support and help in their local area
2	Update the STBA05 rescheduling letter with details of the rescheduled repayments
3	Send the updated STBA05 letter to the claimant
4	Complete the Decision Maker section of the STBA rescheduling pro-forma, and e-mail back to the Benefit Processing Team with standard text in the subject line to instruct them to: Input updated recovery information <ul style="list-style-type: none"> • Note details on appropriate benefit system notepad • Print and file the STBA rescheduling pro-forma in line with current data retention guidelines.
5	Whilst in the STBA Rescheduling Pro-forma, click on 'save as' and save the template with the same file name, overwriting the previous version
6	Reply to the original e-mail from the in-box sub folder to return the STBA Rescheduling Pro-forma to the appropriate Benefit Processing Team in-box, inserting the following text in the e-mail subject : 'Restricted {insert date in YYYYMMDD format} {insert time in HH:MM format} {insert filename as established in Action to take on receipt } {insert AMEND} {add initials of Benefit Processor from original e-mail}'
7	Delete the e-mail from the in-box sub folder
8	Access the STBA Rescheduling Pro-forma in the 'IN' folder and move it to the 'ARCHIVE' folder in the shared drive
9	Delete the STBA Rescheduling Pro-forma from the 'IN' folder

STBA repayments cannot be rescheduled

120. Where a Decision Maker decides that the claimant's STBA repayments should not be rescheduled, they should take the following action:

Step	Action
1	Complete the STBA06 'repayments not rescheduled' letter with the claimant's details, choosing the appropriate option
2	Send the STBA06 letter to the claimant
3	Complete the Decision Maker section of the STBA rescheduling pro-forma, choosing 'rejected' in the Decision box.
4	Whilst in the STBA Rescheduling Pro-forma, click on 'save as' and save the template with the same file name, overwriting the previous version
5	Reply to the original E-mail from the in-box sub folder to return the STBA Rescheduling Pro-forma to the appropriate Benefit Processing Team in-box, inserting the following text in the e-mail subject : 'Restricted {insert date in YYYYMMDD format} {insert time in HH:MM format} {insert filename as established in Action to take on receipt } {insert NO CHANGE} {add initials of Benefit Processor from original e-mail}'
6	Delete the e-mail from the in-box sub folder
7	Access the STBA Rescheduling Pro-forma in the 'IN' folder and move it to the 'ARCHIVE' folder in the shared drive
8	Delete the STBA Request Template from the 'IN' folder

Receiving a rescheduling pro-forma – Benefit Processor

121. On receipt of an STBA rescheduling pro-forma from a Decision Making Team, Benefit Processors should take the following action:

Step	Action
1	Access the STBA rescheduling pro-forma to check the status of the rescheduling decision (section 3)
2	<p>If the decision is shown as 'accepted'</p> <ul style="list-style-type: none"> • Access the appropriate benefit overpayments screen of the relevant benefit system to amend/set up new repayment period and amount • Access the appropriate benefit system notepad to add in 'STBA Repayments Amended' • Choose 'yes' in the 'Recovery Action Input' box and enter the date and time. • Add in the date and time into the relevant details entered in notepad' box • Save the STBA Rescheduling Pro-forma in the team 'STBA

	<p>ARCHIVE' folder with the filename as the first 3 letters of the claimant's surname and the last 3 characters of their NINO. Where the surname is less than 3 letters, place an X in the space eg Malcolm Li HT236561D should be saved as LIX61D</p> <ul style="list-style-type: none"> • Delete the STBA Rescheduling Pro-forma from the 'STBA IN' folder • Delete the STBA Rescheduling Pro-forma from the shared in-box • Print and file the STBA rescheduling pro-forma in line with current data retention guidelines.
3	<p>If the decision is shown as 'rejected'</p> <ul style="list-style-type: none"> • Access the appropriate benefit system notepad to add in 'STBA Rescheduling Request Declined' • Choose 'no' in the Recovery Action Input' box and enter date and time in the 'relevant details entered in notepad' box • Save the STBA Rescheduling Pro-forma in the team 'STBA ARCHIVE' folder with the filename as the first 3 letters of the claimant's surname and the last 3 characters of their NINO. Where the surname is less than 3 letters, place an X in the space eg Malcolm Li HT236561D should be saved as LIX61D • Delete the STBA Rescheduling Pro-forma from the 'STBA IN' folder • Delete the STBA Rescheduling Pro-forma from the shared in-box • Print and file the STBA rescheduling pro-forma in line with current data retention guidelines.

Appeals and reconsiderations

122. There is no right of appeal against:
- the amount of an STBA
 - a refusal to offer an STBA.
123. If during the conversation with the Decision Maker, the claimant asks for the decision to be reconsidered because they feel that due process has not been applied, ultimately the decision can be challenged through the courts by judicial review.
124. Where a claimant asks for a reconsideration of a decision based on the fact that the Decision Maker has not considered the correct information, another Decision Maker should reconsider the decision based on the revised information and follow the process to either [approve](#) or [not approve](#) an STBA and note on the continuation sheet of STBA request template that a decision has been reconsidered and the outcome.
125. Where a claimant asks for a reconsideration of a decision after the initial conversation with the Decision Maker, they should be advised to put in a further request for an STBA as their circumstances may have changed since the original decision was made.

Storage and retention of STBA templates

STBA payment made

126. In accordance with the BD guidance, the STBA request template and the rescheduling pro-forma are documents which support the claim to benefit and should be printed and stored securely with the claim file.
127. STBA request templates and rescheduling pro-formas should be treated as exception cases to the [benefit document and data retention policy](#) and should therefore be marked as 'not for destruction'.

STBA payment not made

128. Where an STBA is not paid because:
- Benefit could be paid and therefore an STBA would not be appropriate
 - no contact could be made with the claimant
 - the claimant has refused the STBA offered

the Benefit Processor should take the following action:

Step	Action
1	Save the STBA Request template in the team 'STBA ARCHIVE' folder with the filename as the first 3 letters of the claimant's surname and the last 3 characters of their NINO. These are on Tab 1 of the STBA Request template. Where the surname is less than 3 letters, place an X in the space eg Malcolm Li HT236561D should be saved as LIX61D
2	Delete the STBA Request Template from the team 'STBA IN' folder
3	Print the STBA Request Template and store it with the claim information in line with current document retention guidelines

Appendix 1 Case Studies

Courtney

- Courtney contacts the Benefit Enquiry Line as she has been abandoned by her partner, she explains that her ex-partner cleared out their joint bank account and there is no money and very little food left. Her electricity is metered and is in emergency supply. Courtney has a health condition and has made a claim to ESA.
- The Enquire Agent accesses the District Provision Tool to offer information about local crisis support in Courtney's area, and completes an STBA request template and sends it to the Benefit Centre
- The Benefit Processor confirms likely benefit entitlement. Courtney's claim has not yet reached her benefit week ending date and cannot yet be fully processed.

- The Benefit Processor sees that Courtney has weekly Crisis Loan deductions and enters all of Courtney's details onto the STBA request template. The STBA request template shows that Courtney's repayments will be 24% of her weekly personal allowance.
- The request is sent to the Decision Maker to make a decision on financial need.
- It is clear from the template that Courtney has exhausted any financial support she receives and will have no income until her first payment of benefit.
- The Decision Maker decides that there is a financial need and calculates repayment terms and contacts Courtney to discuss the terms of the advance.
- Courtney agrees to the terms of the advance. The completed template is returned to the processing site where payment is initiated.

Carl

- An STBA request template for Carl arrives into the Benefit Centre. He has made a claim to JSA as the company he was working for has gone into liquidation and he has not received his final wages. He has sole custody of his two children and has spent Child Benefit & Tax Credits the previous week on clothes and food. He now has no money to feed himself or his children.
- A Benefit Processor reviews Carl's case. Information suggests that Carl is likely to be entitled to benefit but the claim has not yet reached his benefit week ending date and cannot be fully processed.
- The Benefit Processor sees that Carl has weekly Social Fund deductions which make up 28% of his weekly personal allowance
- As the repayments are over 25% of his weekly personal allowance but the Benefit Processor can see that there is a potential risk to the health of Carl and his children and that there is no other support available in his area to supply food. The request is sent to the Decision Maker.
- The Decision Maker receives Carl's request and accepts that Carl is in financial need. It is clear from the template that Carl has exhausted any financial support he receives and will have no income until his first benefit payment.
- The DM accepts the financial need, calculates repayment terms and contacts Carl to agree this.
- Carl agrees to the terms of the advance. The completed template is returned to the Benefit Processing Team where payment is initiated.

Sarah

- An STBA request is sent to the Decision Maker for Sarah. She is single, 23 years old and lives at home with her parents. She says that she has no money and cannot wait until her first benefit payment, but that her parents won't support her.
- The Benefit Processor sees that Sarah is likely to be entitled to benefit, and has no Social Fund repayments and has not previously had an advance of benefit. The request is sent to the Decision Maker to make a decision on financial need.

- The Decision Maker receives Sarah's request and decides that because Sarah lives with her parents, that she has an alternative source of support.
- The DM rejects the request and calls Sarah to offer the contact details of Local Crisis Support in her area.
- The completed STBA request template is returned to the Benefit Processor for filing with Sarah's claim information.

Dave

- Dave contacts the Benefit Enquiry Line to ask when he might get his first benefit payment. He and his partner have just made a joint claim for JSA as Dave has lost his job and his partner does not work. The company Dave worked for is still trading but has not paid Dave his last month's wages as the pay section is in a mess. Dave and his partner have 2 children and their only other income is Child Benefit and Tax Credits.
- The Agent sees that Dave's claim is in progress but that his benefit week ending date has not been reached. She offers Dave information about local support and STBAs, completes an STBA request template and sends it to the Benefit Centre.
- The Benefit Processor sees that Dave has a Crisis Loan which is due to be repaid in 2 weeks time. He has no previous STBAs or Universal Credit advances and deductions from his weekly personal allowance are 10%. The Benefit Processor sends Dave's request to a Decision Maker.
- The Decision Maker reviews Dave's information and sees that he and his partner have no savings, but sees that he is due his last month's wages from the company he worked for.
- The Decision Maker contacts Dave to reject the request for an STBA, and advises him that he should challenge his previous employer for the money he is due.
- The STBA request template is returned to the Benefit Processing Team for storage with Dave's claim record.