

Financial help in the early years



September 2020

Child Poverty Action Group works on behalf of the one in four children in Scotland growing up in poverty. It doesn't have to be like this. We use our understanding of what causes poverty and the impact it has on children's lives to campaign for policies that will prevent and solve poverty – for good.

We provide training, advice and information to make sure hard-up families get the financial support they need.

Introduction

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

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

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

If you are unsure if you need to claim UC seek advice before you make a claim.

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

When?	What?	Who qualifies?	More information
During pregnancy	Free vitamins	All pregnant women in Scotland, regardless of income	news.gov.scot/news/healthy-pregnancy-healthy-baby Or ask your GP or health visitor
From start of pregnancy to child's 3 rd birthday	Best Start Foods A pre-paid payment card for milk, fruit, vegetables, pulses and eggs, worth £4.25 a week, or £8.50 a week for child under 1.	You qualify if you are pregnant, or responsible for a child under 3 and receiving: <ul style="list-style-type: none"> • UC and earn no more than £610 a month in either of the last two complete monthly assessment periods • CTC (not WTC) with annual income of £16,190 or less • CTC and WTC with annual income of £7,320 or less • housing benefit with weekly income of £311 or less • income support, income-based jobseeker's allowance, income-related employment and support allowance or pension credit. You can also qualify if under 18 or aged 18/19 and a dependent in someone else's claim.	Claim on 0800 182 2222 or www.mygov.scot/best-start You continue to get credits on the card for 8 weeks if you no longer qualify through UC. If you notify Social Security Scotland that you are entitled through UC again within 12 weeks, you can become entitled to Best Start Foods again without having to make a claim.
From 24 weeks pregnant to 6 months after the birth Your application can be accepted late if you were unable to claim earlier due to coronavirus.	Best Start Grant: Pregnancy and baby payment £600 to help with the costs of pregnancy or a new baby if you have no other children under 16 living with you; <i>or</i> £300 if you have any other children aged under 16 living with you. There is a £300 supplement if you have a multiple birth.	You qualify if you are <ul style="list-style-type: none"> • aged under 18 (regardless of income or benefits), • aged 18 or 19 and a dependant in someone else's benefit claim because you are still in school or college. OR You or your partner are entitled to: <ul style="list-style-type: none"> • universal credit (UC). You must have been getting any amount of UC in the monthly assessment period in which you apply, or the one before that. You are still entitled if your UC has been reduced to nil because of a sanction. • CTC or WTC (any amount payable) • income support • income-based jobseeker's allowance • income-related employment and support allowance • pension credit; or • housing benefit 	Apply online or download a claim form www.mygov.scot/best-start-grant Or apply by phone on 0800 182 2222, or request a claim form. Claim within six months of the birth even if waiting for a universal credit decision, then contact Social Security Scotland when awarded. If you are not the parent or parent's partner, and have become responsible for a baby (e.g. as a kinship carer), you may qualify and can claim before the baby's first birthday.
During pregnancy & baby's first year	Free dental treatment	Pregnant women, and new mothers within one year of the birth. See also 'Health benefits' below for eligibility at other times.	Ask your dentist or phone NHS Inform on 0800 22 44 88. Dental treatment is free for children under 18.
	NHS Minor Ailment Service – free medicines on advice of local pharmacy	Pregnant women, new mothers within one year of the birth and for children up to 16, or under 19 in full-time education - free medicines for common illnesses without prescription from GP.	Ask your local pharmacy communitypharmacyscotland.org.uk/ Prescriptions are free in Scotland.

When?	What?	Who qualifies?	More information
<p>From 11 weeks before expected week of childbirth (EWC) – payable for 39 weeks.</p> <p>If your earnings are reduced because you are a furloughed employee due to coronavirus, you can qualify for SMP Or MA, based on your normal earnings before the reduction was applied.</p>	<p>Statutory maternity pay (SMP)</p> <p>Some employers may provide more maternity pay under the terms of your contract</p> <hr/> <p>Maternity allowance (MA)</p> <p>For women who do not qualify for SMP.</p> <p>MA can be topped up by universal credit.</p>	<p>Employed women who have:</p> <ul style="list-style-type: none"> • been continuously employed with the same employer for at least 26 weeks, ending with the 15th week before the EWC. • average gross weekly earnings of at least £120 a week (2020/21 rate) in a specified period. <hr/> <p>Women who have been:</p> <ul style="list-style-type: none"> • employed or self-employed for at least 26 weeks in the 66 weeks before the EWC (the 26 weeks do not have to be continuous); <i>and</i> • had average weekly earnings of at least £30 a week in any 13 weeks in the 66 week period; <i>or</i> • helping out unpaid in their spouse or civil partner’s business for at least 26 weeks in the 66 weeks before EWC. 	<p>Tell your employer and provide MATB1 certificate. If an employer dismisses a pregnant woman at any time, solely or mainly to avoid paying SMP, they are still liable to pay SMP, providing she has been employed for at least eight weeks. She may also claim unfair dismissal.</p> <p>www.gov.uk/maternity-pay-leave</p> <hr/> <p>Claim on form MA1</p> <p>www.gov.uk/maternity-allowance</p> <p>Jobcentre Plus Telephone: 0800 055 6688 Textphone: 0800 023 4888</p>
<p>From 11 weeks before EWC to 15 weeks after the birth</p> <p>Your first payment is usually made one month and seven days after your claim. You can request an advance, which you will have to pay back.</p>	<p>Universal credit</p> <p>If you were on jobseeker’s allowance, you should usually claim UC at this point, so that you don’t have to look for work.</p> <p>If you’re getting UC already, your claimant commitment should be changed so that you no longer have to look for work.</p>	<p>You don’t have to look for work for the period 11 weeks before your baby is due to 15 weeks after the birth.</p> <p>You cannot be sanctioned for failing to meet work-related requirements during this period.</p> <p>If you already have a sanction from an earlier date, the sanction should be reduced so that you receive 60% of your personal allowance in this period.</p>	<p>Universal Credit helpline Telephone: 0800 328 5644 Textphone: 0800 328 1344</p> <p>Claim online www.gov.uk/universal-credit</p> <p>For a couple, the partner would usually still have to meet all their work-related requirements. S/he should notify their work coach of when the baby is due, and as soon as possible if s/he needs to be with you when you go into labour.</p>
<p>From 6 weeks before EWC to 2 weeks after the birth</p>	<p>Employment and support allowance (new style ESA)</p>	<p>Women with sufficient National Insurance contributions, not working 16 hours or more a week. You can get new-style (contributory) ESA as well as UC.</p>	<p>Can also qualify at other times due to illness or if risk to self or baby, or if entitled to maternity allowance during pregnancy.</p>

When?	What?	Who qualifies?	More information
<p>From birth</p> <p>You can register when you're about 20-24 weeks pregnant</p>	<p>Baby box</p> <p>A box of basic items, with a total value of around £100, and the box is also suitable for babies to sleep in.</p>	<p>All pregnant women resident in Scotland, regardless of income, if they want one.</p> <p>You can get the baby box as well as other help which you qualify for such as the Best Start grant.</p>	<p>Speak to your midwife to register.</p> <p>See www.parentclub.scot for more information.</p>
<p>From birth for premature babies</p>	<p>Neonatal Expenses Fund</p>	<p>Help with the costs of travel or food if you are the parent or guardian of a premature baby on hospital.</p>	<p>Go to www.mygov.scot/neonatal-expenses-fund/ for claim form to be returned to hospital or health board</p>
<p>From birth</p>	<p>Best Start Foods</p>	<p>Women who did not qualify during pregnancy may now qualify through universal credit.</p>	<p>Remember to notify Best Start Foods of the birth to continue getting credits on your payment card.</p>
<p>From birth</p>	<p>Healthy Start vitamins</p>	<p>If you are entitled to Best Start Foods, you can also get free Healthy Start vitamins for your child, and for yourself in the first year after giving birth.</p>	<p>Ask your midwife, health visitor or GP. www.healthystart.nhs.uk/healthy-start-vouchers/healthy-start-vitamins/</p>
<p>From birth</p> <p>Claim within 3 months</p>	<p>Child benefit</p>	<p>Nearly all families with children can qualify, except for some due to immigration status.</p> <p>Child benefit is recovered via income tax at a rate of 1% for every £100 from people earning over £50,000. It is still payable to all families, regardless of income and should be claimed to protect the national insurance record for state pension.</p>	<p>Claim form CH2 can be downloaded from www.gov.uk/childbenefit</p> <p>Child Benefit Helpline 0300 200 3100</p> <p>Textphone 0300 200 3103</p>
<p>From birth</p> <p>Make sure you report the birth in the monthly assessment period in which your baby is born. If you are asked to provide further information or evidence, you should usually do so within 14 days.</p>	<p>Universal credit (including child element)</p> <p>If you were not getting universal credit before your baby was born, you should usually claim now.</p> <p>If you were already getting UC, you should report the birth.</p> <p>A child element of £235.83 a month is payable for a new baby.</p>	<p>In or out of work, depending on income.</p> <p>You do not have to have paid NI contributions or be a taxpayer.</p> <p>If you are a full-time student, you can get UC if you are responsible for a child.</p> <p>You cannot get UC if you have more than £16,000 in capital or savings.</p> <p>You have no work-related requirements when you are responsible for a child under the age of one. If you are part of a couple, this only applies to the one who has main responsibility for the child.</p> <p>You may not receive this extra amount for a new baby if you already have two or more children.</p>	<p>Universal Credit helpline Telephone: 0800 328 5644 Textphone: 0800 328 1344</p> <p>Claim online www.gov.uk/universal-credit</p> <p>If you are affected by the two child limit, you should still report the birth as an amount may become payable for childcare, disability, or if an older child no longer qualifies.</p> <p>You can request an advance of your first payment following a new claim or birth of a new baby.</p> <p>You can request flexible payments in Scotland so that you are paid twice a month and the amount for rent goes direct to your landlord if you choose.</p>

When?	What?	Who qualifies?	More information
<p>From birth – payable for 2 weeks within first 8 weeks</p>	<p>Statutory paternity pay (SPP) for fathers/partners</p> <p>Payment by the employer to the father of a baby, or to the mother’s partner.</p>	<p>Working fathers or the mother’s partner who:</p> <ul style="list-style-type: none"> • have been continuously employed by the same employer for at least 26 weeks ending with the 15th week before the EWC, and until the child is born; • have average gross weekly earnings of at least £120 a week (2020/21 rate), in a specified period; • are caring for the baby or supporting the baby’s mother; 	<p>Ask employer at least 28 days before you want your leave to start if possible</p> <p>If there is a dispute contact Statutory Payments Disputes Team on 03000 560630.</p> <p>www.gov.uk/paternity-pay-leave</p>
<p>From at least 2 weeks after the birth (4 weeks if mother works in a factory)</p>	<p>Statutory shared parental pay</p> <p>Payment by employer – mother and partner can agree to share leave and pay.</p>	<p>Mothers and working fathers, or the mother’s partner as above and:</p> <ul style="list-style-type: none"> • the baby’s mother has been entitled to SMP or maternity allowance, but has given it up to opt for shared parental pay; • the father or partner meets the conditions for paternity pay • the mother and father or partner must still be employed by the same employer during the shared parental pay period. <p>Shared parental pay allows leave to be shared in blocks, or taken at the same time.</p>	<p>Ask employer at least eight weeks before you want your leave to start</p> <p>If there is a dispute contact Statutory Payments Disputes Team on 03000 560630.</p> <p>www.gov.uk/shared-parental-leave-and-pay</p>
<p>Going back to work</p> <p>You can start getting childcare costs if you have an offer of a job to start in your next monthly assessment period.</p> <p>You must report childcare costs in the assessment period in which you have paid them. You may also be asked to provide proof of payment.</p>	<p>Childcare element of universal credit</p> <p>Help with 85% of registered childcare costs, up to a monthly limit payable of £646.35 for one child or £1,108.04 for two or more children.</p>	<p>You can get help with costs of registered childcare if you are in work, any hours, as long as the amount of childcare is not considered excessive.</p> <p>Couples usually have to be both in work, unless the non-working partner has limited capability for work or is temporarily absent from home.</p> <p>The childcare element can continue to be paid for childcare costs in the monthly assessment period after you have stopped work.</p> <p>The childcare element can continue to maintain childcare arrangements while you are on SMP, SSP or SSPP.</p>	<p>Universal Credit helpline</p> <p>Telephone: 0800 328 5644 Textphone: 0800 328 1344</p> <p>If you need help to pay for childcare costs in advance before you can start work, request a budgeting advance.</p> <p>If you are not entitled to UC because your income is too high, you may qualify for tax-free childcare instead – see www.childcarechoices.gov.uk</p>

When?	What?	Who qualifies?	More information
<p>Going back to work</p> <p>If you already get tax credits, you can start to get help with childcare costs</p>	<p>Childcare element of WTC</p> <p>Help with 70% of registered childcare costs, up to a weekly limit payable of £122.50 for one child or £210 for two or more children.</p>	<p>Working parents, depending on income.</p> <p>Lone parents qualify if working at least 16 hours a week.</p> <p>Couples have to be both working at least 16 hours, unless one is disabled, a carer, in hospital or prison.</p>	<p>Notify the Tax Credits Office if you start paying for registered childcare</p> <p>Tax Credits Helpline 0345 300 3900 Textphone 0345 300 3909</p> <p>www.gov.uk/working-tax-credit</p>
<p>Going back to work</p> <p>If you cannot get universal credit or tax credits</p>	<p>Tax-free childcare</p>	<p>The government will pay £2 for every £8 the parent pays into an online account, which can only be used to pay registered childcare providers. The maximum contribution from the government is £2,000 per child a year (£4,000 if the child is disabled). It is available to families with individual incomes up to £100,000 a year.</p>	<p>Tax-free childcare is not a helpful option for low income families because it cannot be paid at the same time as tax credits or universal credit. Applying for tax-free childcare will trigger automatic termination of the whole tax credit claim, not just the amount for childcare costs.</p> <p>www.childcarechoices.gov.uk</p>
<p>From 6 weeks to Primary 1</p> 	<p>Bookbug – free books at four stages from baby to Primary 1.</p>	<p>All children, regardless of income.</p> <p>Scotland-wide scheme providing free books with no mean-test.</p>	<p>Scottish Book Trust 0131 524 0160 www.scottishbooktrust.com</p> <p>Bookbags are given out by Health Visitors, libraries, nurseries and schools during the autumn term</p>
<p>From birth, one year and three years.</p>	<p>Play@home Free activity books for parents</p>	<p>All children, regardless of income.</p> <p>Scotland-wide scheme providing free books with no means-test.</p>	<p>Health visitors gift the first two books and nurseries gift the third book. Activity sheets also available in Polish.</p> <p>www.healthscotland.com</p>
<p>From 2nd birthday to age 3 and a half</p> <p>Your application can be accepted late if you were unable to claim earlier due to coronavirus.</p>	<p>Best Start Grant: early learning payment</p> <p>£250 per child to help with costs in the early years.</p> <p>It is up to you what you spend it on and do not have to provide receipts.</p>	<p>You qualify if you are responsible for a child of school age and you or your partner</p> <ul style="list-style-type: none"> are aged under 18 (regardless of income or benefits); aged 18 or 19 and a dependant in someone else's benefit claim because you are still in school or college; <i>or</i> entitled to a qualifying benefit as for the pregnancy and baby payment. <p>If you are not the parent and have become responsible for a child in this age group (e.g. as a kinship carer), you may qualify.</p>	<p>Apply online or download a claim form www.mygov.scot/best-start-grant/</p> <p>Or apply by phone on 0800 182 2222, or request a claim form.</p> <p>Claim from 2nd birthday to age 3 and a half, even if waiting for a universal credit decision, then contact Social Security Scotland when awarded.</p> <p>Your child does not have to have started in early education or childcare.</p>

When?	What?	Who qualifies?	More information
From start of term after 2nd birthday	Free early education and childcare place –600 hours a year (around 16 hours a week during term-time).	You must be getting: <ul style="list-style-type: none"> universal credit and earning no more than £610 in the monthly assessment period before you apply. CTC (not entitled to WTC) with annual income no more than £16,385 CTC and WTC with annual income no more than £7,320 Income-based jobseeker’s allowance income-related employment and support allowance, pension credit; <i>or</i> asylum support from the Home Office 	Contact your local authority or www.scottishchildcare.gov.uk Children who are looked after, under a kinship care order or with a Parent Appointed Guardian are also eligible from their second birthday. Once you qualify for a childcare place, it continues to be provided even if you no longer get a qualifying benefit or earn over the limit.
From start of term after 3 rd birthday	Free early education and childcare place	All three and four-year-olds whose parents want one.	Contact your local authority childcare information service or www.families.scot
School age: Claim from 1 June 2020 to 28 February 2021. You must be responsible for a child born from 1 March 2015 to 29 February 2016. Your child does not actually have to have started school.	Best Start Grant: School-age payment £250 to help with the costs of starting school. It is up to you what you spend it on, and you do not need to show receipts.	You qualify if you are responsible for a child of school age and you or your partner <ul style="list-style-type: none"> are aged under 18 (regardless of income or benefits); aged 18 or 19 and a dependant in someone else’s benefit claim because you are still in school or college; <i>or</i> entitled to a qualifying benefit as for the pregnancy and baby payment. <p>If you are not the parent and have become responsible for a child in this age group (e.g. as a kinship carer), you may qualify.</p>	Apply online or download a claim form www.mygov.scot/best-start Or apply by phone on 0800 182 2222, or request a claim form. You can claim at any time within the 9 month application window. If you are waiting for a universal credit decision, you should still claim the payment within this window and then contact Social Security Scotland when awarded.
Starting school	Free school lunches School clothing grants are also available under similar criteria, although this can vary between local authorities	All P1-3 pupils attending school are entitled to free school meals – no need to apply. For other pupils, parent or carer getting universal credit and earning no more than £610 in the monthly assessment period before you apply. You also qualify if you get CTC only with income under £16,385, or CTC/WTC with income under £7,330.	Forms available from your local authority. The school clothing grant is payable at a minimum of £100.
Other financial help for families with children – up to age 16, or in some cases 19 and in full-time non-advanced education	Warmer Homes Scotland Help with fuel costs, insulation, heating.	Anyone can get advice to reduce bills. Pregnant women and families with a child under 16 on tax credits or UC may qualify for free central heating and insulation.	Phone Home Energy Scotland on Freephone 0808 808 2282 energysavingtrust.org.uk/scotland
	Child Maintenance Options	Information for separated parents about their child maintenance arrangements.	Phone: 0800 0835 130 gov.uk/child-maintenance/how-to-apply
	Help with NHS costs dental treatment, glasses, fares, wigs, fabric supports	You qualify if you get universal credit, and monthly earnings £935 or less if you have children. You may also qualify if you get benefits or tax credits replaced by UC.	NHS Helpline: 0845 850 1166 nhsinform.scot See also NHS Scotland leaflet HCS2

When?	What?	Who qualifies?	More information
Help in other circumstances	Disability living allowance (DLA) for a disabled child.	Children with care needs can qualify from 3 months old (or earlier if terminally ill). Children with mobility needs can qualify from 3 years old. Receipt of DLA for a child also means additional universal credit.	Claim form DLA 1A (Child) online at www.gov.uk/disability-living-allowance-children See also CPAG in Scotland's leaflet ' Benefits for disabled children and their families – a checklist '.
	Funeral support payment A grant to help with the costs of a funeral when a partner, child, relative or close friend has died	You can qualify if you are getting universal credit or other benefits and are responsible for the funeral costs. Claim from date of death up to 6 months after funeral.	To claim: <ul style="list-style-type: none"> • phone Social Security Scotland on 0800 182 2222 • claim online or download a paper application form from www.mygov.scot/funeral-support-payment
	Scottish Welfare Fund grants	People on a low income. A community care grant can be paid to families under exceptional pressure. A crisis grant may be paid to help with living expenses in an emergency.	Contact your local authority
	Housing benefit	People on universal credit who are liable for rent in supported or temporary accommodation. Can be paid whether in or out of work.	Contact your local authority
	Discretionary housing payments	People receiving universal credit housing costs but not enough to cover rent in full. Guidance says families with school-age children may be a priority.	Contact your local authority
	Council tax reduction	People liable for council tax, depending on income. Can be paid whether in or out of work.	Contact your local authority
	Kinship care allowance	People looking after the child of an extended family member or friend may get a kinship care allowance from their local authority. Kinship care allowance can depend on the care arrangements, which can also affect entitlement to child benefit and universal credit.	Contact your local authority. See also CPAG in Scotland's leaflet, ' Kinship care and benefits - the essentials '
	Assisted Prison Visits	Help with travel costs for people who get universal credit or other benefits and are visiting a partner, child or close relative in prison. See also CPAG in Scotland's factsheet ' Financial help for families affected by imprisonment '	You can get an application form from the prison, or download from www.gov.uk/help-with-prison-visits Or contact Assisted Prison Visits Unit assisted.prison.visits@noms.gsi.gov.uk Telephone: 0300 063 2100

CHILD POVERTY ACTION GROUP IN SCOTLAND

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

Email: advice@cpagscotland.org.uk

CPAG in Scotland's advice line is only for frontline workers in Scotland. If you are having problems with your own tax credit or benefit claim and are in need of advice you should contact your local Citizens Advice Bureau or other local welfare rights service.

FURTHER INFORMATION

- View our full range of factsheets online at: www.cpag.org.uk/scotland/factsheets
- CPAG publishes the *Welfare Benefits and Tax Credits Handbook*, a comprehensive guide to benefits and tax credit for claimants and advisers. Find out more at: www.cpag.org.uk/bookshop
- We run a wide range of training courses on benefits and tax credits for workers of different levels of experience. Find out more at: www.cpag.org.uk/scotland/training
- Follow us on Twitter [@CPAGScotland](https://twitter.com/CPAGScotland)

EARLY WARNING SYSTEM

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

Find out more about EWS at: www.cpag.org.uk/scotland/early-warning-system

© Child Poverty Action Group, September 2020

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

CPAG in Scotland's Tax Credits & Early Years Project is funded by the Scottish Government.