

# Financial help in the early years

2025/26



welfare  
aware  
borders



# 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 entitled to one of these benefits you are likely to receive a migration notice. When the notice is received you should follow the instructions in the letter and apply for Universal Credit within three months. No action is needed until you receive the migration notice.

If you are not already getting UC, becoming responsible for a child for the first time can mean that you may be entitled to UC. 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
<b>During pregnancy</b>	Free vitamins	All pregnant women in Scotland, regardless of income	<a href="http://www.gov.scot/news/healthy-pregnancy-healthy-baby/">www.gov.scot/news/healthy-pregnancy-healthy-baby/</a> Or ask your GP or health visitor
<b>From start of pregnancy to child's 3<sup>rd</sup> birthday</b>	<b>Best Start Foods</b> A pre-paid payment card for milk, fruit, vegetables, pulses and eggs.	<p>You qualify if you are pregnant, or responsible for a child under 3 and receiving:</p> <ul style="list-style-type: none"> <li>• UC</li> <li>• housing benefit</li> <li>• Income Support, Income-based Jobseeker's Allowance, Income-Related Employment and Support Allowance or Pension Credit.</li> </ul> <p>You can also qualify if under 18 or aged 18/19 and a dependant on someone else's claim or in certain circumstances where your immigration status means you have no access to public funds.</p>	<p>Claim on 0800 182 2222 or <a href="http://www.mygov.scot/best-start">www.mygov.scot/best-start</a></p> <p>You continue to get credits on the card for 8 weeks if stop getting a qualifying benefit.</p> <p>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.</p> <p><a href="#">Best Start Foods if you have no access to public funds - mygov.scot</a></p>

# FINANCIAL HELP IN THE EARLY YEARS


When	What?	Who qualifies?	More information
From 24 weeks pregnant to 6 months after the birth	<p><b>Best Start Grant: Pregnancy and baby payment</b></p> <p>£767.50 to help with the costs of pregnancy or a new baby if you have no other children under 16 living with you; or £383.75 if you have any other children aged under 16 living with you.</p> <p>There is one £383.75 supplement if you have a multiple birth.</p>	<p>You qualify if you are</p> <ul style="list-style-type: none"> <li>aged under 18 (regardless of income or benefits),</li> <li>aged 18 or 19 and a dependant in someone else's benefit claim because you are still in school or college.</li> </ul> <p>OR</p> <p>You or your partner are entitled to:</p> <ul style="list-style-type: none"> <li>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.</li> <li>Income Support</li> <li>Income-based Jobseeker's Allowance</li> <li>Income-Related Employment and Support Allowance</li> <li>Pension Credit; or</li> <li>housing benefit</li> </ul>	<p>Apply online or download a claim form <a href="http://www.mygov.scot/best-start-grant">www.mygov.scot/best-start-grant</a></p> <p>Or apply by phone on 0800 182 2222, or request a claim form.</p> <p>Claim within six months of the birth even if waiting for a universal credit decision, then contact Social Security Scotland when awarded.</p> <p>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.</p>
During pregnancy & baby's first year	<b>Free dental treatment</b>	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/young people under 26.
	<b>NHS Minor Ailment Service</b> – 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 <a href="http://communitypharmacy.scot.nhs.uk/">communitypharmacy.scot.nhs.uk/</a> Prescriptions are free in Scotland
Ongoing	Help with NHS costs dental treatment, glasses, fares, wigs, fabric supports	<p>Dental treatment, vouchers for glasses, wigs and fabric supports are free for children under 16, or under 19 in full-time education.</p> <p>You qualify for yourself if you get Universal Credit, and monthly earnings £935 or less if you have children. You may also qualify if you get benefits replaced by UC.</p>	NHS Helpline: 0845 850 1166 <a href="http://nhsinform.scot">nhsinform.scot</a> See also NHS Scotland leaflet HCS2
From 11 weeks before expected week of childbirth (EWC) – payable for 39 weeks.	<p><b>Statutory maternity pay (SMP)</b></p> <p>Some employers may provide more maternity pay under the terms of your contract</p>	<p>Employed women who have:</p> <ul style="list-style-type: none"> <li>been continuously employed with the same employer for at least 26 weeks, ending with the 15th week before the EWC.</li> <li>average gross weekly earnings of at least £125.00 a week over at least 8 weeks, ending with the 15th week before the EWC.</li> </ul>	<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. <a href="http://www.gov.uk/maternity-pay-leave">www.gov.uk/maternity-pay-leave</a></p>

When	What?	Who qualifies?	More information
	<b>Maternity allowance (MA)</b>  For women who do not qualify for SMP, MA can be topped up by Universal Credit look for work.	Women who have been: <ul style="list-style-type: none"> <li>• 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></li> <li>• had average weekly earnings of at least £30 a week in any 13 weeks in the 66 week period; or</li> <li>• helping out unpaid in their spouse or civil partner's business for at least 26 weeks in the 66 weeks before EWC.</li> </ul>	Claim on form MA1  <a href="http://www.gov.uk/maternity-allowance">www.gov.uk/maternity-allowance</a>  Jobcentre Plus Telephone: 0800 055 6688 Textphone: 0800 023 4888
<b>From 11 weeks before EWC to 15 weeks after the birth</b>  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.	<b>Universal Credit (UC)</b> If you were on Jobseeker's Allowance, you should usually claim UC at this point, so that you don't have to look for work.  If you're getting UC already, your claimant commitment should be changed so that you no longer have to look for work.	You don't have to look for work for the period 11 weeks before your baby is due to 15 weeks after the birth.  You cannot be sanctioned for failing to meet work-related requirements during this period.  If you already have a sanction from an earlier date, the sanction should be reduced so that you receive 60% of your personal allowance in this period.	<b>Universal Credit helpline</b> Telephone: 0800 328 5644 Textphone: 0800 328 1344  Claim online <a href="http://www.gov.uk/universal-credit">www.gov.uk/universal-credit</a>  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.
<b>From 6 weeks before EWC to 2 weeks after the birth</b>	<b>Employment and Support Allowance (new style ESA)</b>	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.	Can also qualify at other times due to illness or if risk to self or baby, or if entitled to maternity allowance during pregnancy.
<b>From birth</b> You can register when you're about 20-24 weeks pregnant	<b>Baby box</b> A box of basic items, with an estimated value of around £420, and the box is also suitable for babies to sleep in.	All pregnant women resident in Scotland, regardless of income, if they want one.  You can get the baby box as well as other help which you qualify for such as the Best Start grant.	Speak to your midwife to register. See <a href="http://www.parentclub.scot">www.parentclub.scot</a> for more information.
<b>From birth to under 18 if child is hospital inpatient</b>	<b>Young Patients Family Fund</b> Help with costs of travel, food or accommodation	The parent, primary carer or sibling under 18 of a baby, child or young person under 18 in hospital, regardless of income or benefit.	Go to <a href="http://www.mygov.scot">Young Patients Family Fund - mygov.scot</a> for claim form to be returned to hospital or health board
<b>From birth</b>	<b>Best Start Foods</b>	Women who did not qualify during pregnancy may now qualify through universal credit. See page 2	Remember to notify Best Start Foods of the birth to continue getting credits on your payment card.
<b>From birth</b>	<b>Vitamin D</b>	All breastfeeding women and children under 3 are entitled to free vitamin D supplements, regardless of income.	Ask your midwife, health visitor or GP. <a href="http://www.vitamin-d-advice-for-parents.gov.scot">Vitamin D: advice for parents - gov.scot</a>

When	What?	Who qualifies?	More information
<b>From birth</b>  Claim within 3 months	<b>Child Benefit</b>  £26.05 for the first child and £17.25 for each additional child.	<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 £200 from an individual earning over £60,000. It is still payable to all families, regardless of income and should be claimed to protect the national insurance record for state pension.</p>	<p>Claim form CH2 can be downloaded from <a href="http://www.gov.uk/childbenefit">www.gov.uk/childbenefit</a></p> <p>Child Benefit Helpline 0300 200 3100</p> <p>Textphone 0300 200 3103</p>
<b>From birth</b>  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.	<b>Universal credit (including child element)</b>  <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 £292.81 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. There are exceptions to this 'two child limit'.</p>	<p>Universal Credit helpline Telephone: 0800 328 5644 Textphone: 0800 328 1344 Claim online <a href="http://www.gov.uk/universal-credit">www.gov.uk/universal-credit</a></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>
<b>From birth – up to child's 16<sup>th</sup> birthday</b>	<b>Scottish child payment</b>  £27.15 a week for each eligible child.  A £108.60 payment will be made every four weeks for each eligible child.	<p>Parent ordinarily resident in Scotland, responsible for a child up to 16 years old, entitled to a qualifying benefit:</p> <ul style="list-style-type: none"> <li>• Universal Credit</li> <li>• Pension Credit</li> </ul>	<p>Apply online or download a claim form <a href="http://www.mygov.scot/best-start-grant">www.mygov.scot/best-start-grant</a></p> <p>Or apply by phone on 0800 182 2222 or request a claim form.</p>
<b>From birth - payable for 2 weeks within first 8 weeks</b>	<b>Statutory paternity pay (SPP) for fathers/partners</b>  Payment by the employer to the father of a baby, or to the mother's partner.	<p>Working fathers or the mother's partner who:</p> <ul style="list-style-type: none"> <li>• 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;</li> <li>• have average gross weekly earnings of at least £125 a week, over at least 8 weeks ending with the 15th week before EWC ;</li> <li>• are caring for the baby or supporting the baby's mother</li> </ul>	<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><a href="http://www.gov.uk/paternity-pay-leave">www.gov.uk/paternity-pay-leave</a></p>

When	What?	Who qualifies?	More information
From at least 2 weeks after the birth (4 weeks if mother works in a factory)	<b>Statutory shared parental pay</b> Payment by employer – mother and partner can agree to share leave and pay.	Mothers and working fathers, or the mother's partner as above and: <ul style="list-style-type: none"> <li>the baby's mother has been entitled to SMP or maternity allowance, but has given it up to opt for shared parental pay;</li> <li>the father or partner meets the conditions for paternity pay</li> <li>the mother and father or partner must still be employed by the same employer during the shared parental pay period.</li> </ul>	Ask employer at least eight weeks before you want your leave to start  If there is a dispute contact Statutory Payments Disputes Team on 03000 560630. <a href="http://www.gov.uk/shared-parental-leave-and-pay">www.gov.uk/shared-parental-leave-and-pay</a>
	<b>Statutory Neonatal Care Pay</b> Parents of a child born on or after 6 April 2025 who is for at least 7 days receiving neonatal care in hospital, or after discharge under the direction and monitoring of the hospital, or palliative or end of life care, starting within 28 days of the day after birth.	To qualify for statutory neonatal care pay, parents must qualify for SMP/ SPP/SAP or have worked for the same employer for at least 26 weeks, and earned at least £125 a week in 8 weeks before neonatal care starts. Both parents can qualify. If you are an employee, you are entitled to statutory neonatal care leave, even if you do not meet the conditions for statutory neonatal care pay.	Statutory neonatal care leave and pay can be taken for the number of full weeks that a baby is in neonatal care, for a minimum of one week and a maximum of 12 weeks, to be taken within the first 68 weeks of a baby's birth. Statutory neonatal care leave and pay can be taken after other types of leave and pay, not at the same time. There is more information available <a href="#">at Neonatal Care Pay and Leave: Overview - GOV.UK</a>
<b>Going back to work</b>  You can get childcare costs if you have an offer of a job to start in your next monthly assessment period.  You must report childcare costs in the assessment period in which you have paid, or the following one.	<b>Childcare Element of Universal Credit</b>  Help with 85% of registered childcare costs, up to a monthly limit payable of £1,031.88 for one child or £1,768.94 for two or more children.	You can get help with costs of registered childcare if you are in work, any hours, as long as the amount of childcare is not considered excessive. Couples usually have to be both in work, unless the non-working partner has limited capability for work or is temporarily absent from home. The childcare element can continue to be paid for childcare costs in the monthly assessment period after you have stopped work. The childcare element can continue to maintain childcare arrangements while you are on SMP, SSP or SSPP.	<b>Universal Credit helpline</b> Telephone: 0800 328 5644 Textphone: 0800 328 1344  <a href="http://www.gov.uk/universal-credit-childcare-costs">Universal Credit childcare costs - GOV.UK (www.gov.uk)</a>  If you need help to pay for childcare costs in advance before you can start work, request a budgeting advance.  If you are not entitled to UC because your income is too high, you may qualify for tax-free childcare instead – see <a href="http://www.childcarechoices.gov.uk">www.childcarechoices.gov.uk</a>
<b>Going back to work</b>  If you cannot get universal credit	<b>Tax-free childcare</b>	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.	Tax-free childcare is not a helpful option for low income families because it cannot be paid at the same time as universal credit. <a href="http://www.childcarechoices.gov.uk">www.childcarechoices.gov.uk</a>



When	What?	Who qualifies?	More information
<b>From 6 weeks to Primary 1</b>  	<b>Bookbug</b> – free books at four stages from baby to Primary 3.	All children, regardless of income. Scotland-wide scheme providing free books with no mean-test.	Scottish Book Trust 0131 524 0160 <a href="http://www.scottishbooktrust.com">www.scottishbooktrust.com</a>  Bookbags are given out by Health Visitors, libraries, nurseries and schools during the autumn term
<b>From birth, one year and three years</b>	<b>Play@home</b>  Free activity books for parents	All children, regardless of income.  Scotland-wide scheme providing free books with no means-test.	Health visitors gift the first two books and nurseries gift the third book. Activity sheets also available in Polish. <a href="#">Play Scotland, the national expert in Play</a>
<b>From 2<sup>nd</sup> birthday to age 3 and a half</b>  Your application can be accepted late if you were unable to claim earlier due to coronavirus.	<b>Best Start Grant: early learning payment</b>  £319.80 per child to help with costs in the early years.  It is up to you what you spend it on and do not have to provide receipts.	You qualify if you are responsible for a child of school age and you or your partner <ul style="list-style-type: none"> <li>are aged under 18 (regardless of income or benefits);</li> <li>aged 18 or 19 and a dependant in someone else's benefit claim because you are still in school or college; or</li> <li>entitled to a qualifying benefit as for the pregnancy and baby payment.</li> </ul> If you are not the parent and have become responsible for a child in this age group (e.g. as a kinship carer), you may qualify.	Apply online or download a claim form <a href="http://www.mygov.scot/best-start-grant/">www.mygov.scot/best-start-grant/</a>  Or apply by phone on 0800 182 2222, or request a claim form.  Claim from 2 <sup>nd</sup> birthday to age 3 and a half, even if waiting for a universal credit decision, then contact Social Security Scotland when awarded.  Your child does not have to have started in early education or childcare.
<b>From start of term after 2<sup>nd</sup> birthday</b>	<b>Free early education and childcare place</b> 1,140 hours a year (around 30 hours a week during term-time).  Your child is also entitled to free milk and a healthy snack.	You must be getting: <ul style="list-style-type: none"> <li>Universal Credit and earning no more than £850 in the monthly assessment period before you apply.</li> <li>Income-Based Jobseeker's Allowance</li> <li>Income-Related Employment and Support Allowance, Pension Credit; or</li> <li>Asylum support from the Home Office.</li> </ul>	Contact your local authority or <a href="http://mygov.scot/childcare-costs-help">mygov.scot/childcare-costs-help</a>  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.
<b>From start of term after 3<sup>rd</sup> birthday</b>	<b>Free early education and childcare place</b> (1,140 hours a year)	All three and four-year-olds whose parents want one. Your child is also entitled to free milk and a healthy snack	Contact your local authority childcare information service or Contact your local authority childcare information service or <a href="http://parentclub.scot/articles/early-learning-and-childcare-in-scotland-is-changing">parentclub.scot/articles/early-learning-and-childcare-in-scotland-is-changing</a>

When	What?	Who qualifies?	More information
<b>School age:</b> Your child does not actually have to have started school.	<b>Best Start Grant: School-Age Payment</b>  £319.80 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"> <li>are aged under 18 (regardless of income or benefits);</li> <li>aged 18 or 19 and a dependant in someone else's benefit claim because you are still in school or college; or</li> <li>entitled to a qualifying benefit as for the pregnancy and baby payment.</li> </ul> If you are not the parent and have become responsible for a child in this age group (e.g. as a kinship carer), you may qualify.	Apply online or download a claim form <a href="http://www.mygov.scot/best-start">www.mygov.scot/best-start</a>  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.
<b>Starting school</b>	<b>Free school meals</b>  <b>School clothing grants</b> are also available under similar criteria, although this can vary locally.	All P1-5 pupils attending school are entitled to free school meals. If you are entitled to means tested free school meals you should still make an application for children P1-5 so that you can be considered for payments which cover the holiday periods.  P6 & P7 pupils are entitled to free school meals if you are getting Scottish Child Payment.  For other pupils, parent or carer getting Universal Credit and earning no more than £850 in the monthly assessment period before you apply.	To apply,  <a href="#">Free school meals and clothing grant   Using this form – Scottish Borders Council</a>  The school clothing grant is payable at a minimum of: <ul style="list-style-type: none"> <li>£120 per child of primary school age</li> <li>£150 per child of secondary school age</li> </ul>
<b>Age 5-21</b>	<b>Free bus travel</b>	All 5-21 year olds in Scotland, regardless of household income or benefits.	<a href="http://transport.gov.scot/concessionary-travel/young-persons-free-bus-travel-scheme/">transport.gov.scot/concessionary-travel/young-persons-free-bus-travel-scheme/</a>
<b>Other financial help for families with children</b> – up to age 16, or in some cases 19 and in full-time non-advanced education	<b>Warmer Homes Scotland</b> Help with fuel costs, insulation, heating.	Anyone can get advice to reduce bills. Pregnant women and families with a child under 16 on UC may qualify for free central heating and insulation.	Phone Home Energy Scotland on Freephone 0808 808 2282 <a href="http://energysavingtrust.org.uk/scotland">energysavingtrust.org.uk/scotland</a>
	<b>Child Maintenance Options</b>	Information for separated parents about their child maintenance arrangements.	Phone: 0800 0835 130 <a href="http://gov.uk/child-maintenance/how-to-apply">gov.uk/child-maintenance/how-to-apply</a>
<b>Help in other circumstances</b>	<b>Child Maintenance Service</b>	This service gives information for separated parents about their child maintenance arrangements.	Phone: 0800 171 2345 or <a href="#">Child Maintenance Service: What child maintenance is - GOV.UK</a>
	<b>Child Disability Payment (CDP) for a disabled child</b>  <b>Replaced Disability Living Allowance (DLA) for new claims in Scotland.</b>	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 in receipt of CDP for a child also means additional Universal Credit.	Apply online at <a href="http://mygov.scot/child-disability-payment">mygov.scot/child-disability-payment</a>  or phone 0800 182 2222 to start an application and get a paper form sent to you by post.



When	What?	Who qualifies?	More information
Help in other circumstances	<b>Child Winter Heating Assistance</b> (annual payment: £255.80 in 2023)	Families with a severely disabled child, aged 18 or under and entitled to the highest rate of the care component of DLA or CDP, or the enhanced rate of the daily living component of personal independence payment.	Paid automatically regardless of other income, savings or benefits.
	<b>Warm Home Discount</b> is a one off £150 discount on your energy bill or in some cases a voucher to top up a pre-paid meter	It is a UK government initiative designed to help low income households with their winter energy bills.	The discount is usually available between October and March each year. It is applied by your energy supplier so you need to contact them to check if you're eligible. <a href="#">Warm Home Discount Scheme: If you're on a low income in Scotland - GOV.UK</a>
	<b>Funeral support payment</b> A grant to help with the costs of a funeral when a partner, child, relative or close friend has died	You can qualify if you are getting Universal Credit or other benefits and are responsible for the funeral costs.  Claim from date of death up to 6 months after funeral.	To claim: • phone Social Security Scotland on 0800 182 2222 • claim online or download a paper application form from <a href="#">www.mygov.scot/funeral-support-payment</a>
	<b>Statutory Parental Bereavement Leave and Pay</b>	If a baby is stillborn after 24 weeks of pregnancy or a child under the age of 18 dies.	All employees have the right to two weeks-off. <a href="#">Statutory Parental Bereavement Pay and Leave: Overview - GOV.UK</a>
	<b>Scottish Welfare Fund grants</b> Community Care Grant and Crisis Grant	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 or visit <a href="#">www.scotborders.gov.uk/parentsandchildren</a>
	<b>Discretionary Housing Payment</b>	Paid to people who receive Housing Benefit or the Housing Element of Universal Credit to help with rent costs where Housing Benefit or Universal Credit don't cover the rent or housing related costs such as removal costs.	Contact your local authority or visit <a href="#">www.scotborders.gov.uk/parentsandchildren</a>
	<b>Council Tax Reduction</b>	People liable for Council Tax, depending on income. Can be paid whether in or out of work.	Contact your local authority or visit <a href="#">www.scotborders.gov.uk/parentsandchildren</a> Parents of children at school who receive CTR are eligible for a school clothing grant.
	<b>Kinship Care Allowance</b>	People looking after the child of an extended family member or friend may get a kinship care allowance from their local authority. Kinship care allowance can depend on the care arrangements, which can also affect entitlement to child benefit and universal credit.	Contact your local authority. See also CPAG in Scotland's leaflet. <a href="#">Kinshipcareandbenefits-theessentials CPAG</a>
	<b>Assisted Prison Visits</b>	Help with travel costs for people who get Universal Credit or other benefits and are visiting a partner, child or close relative in prison. See also CPAG in Scotland's factsheet ' <a href="#">Financial help for families affected by imprisonment</a> '	You can get an application form from the prison, or download from <a href="#">www.gov.uk/help-with-prison-visits</a> Or contact Assisted Prison Visits Unit <a href="mailto:assisted.prison.visits@noms.gsi.gov.uk">assisted.prison.visits@noms.gsi.gov.uk</a> Telephone: 0300 063 2100

# Glossary

**DLA** – Disability Living Allowance

**ESA** – Employment & Support Allowance

**EWC** – Expected Week of Childbirth

**KCA** – Kinship Care Allowance

**MA** – Maternity Allowance

**NI** – National Insurance

**SMP** – Statutory Maternity Pay

**SPP** – Statutory Paternity Pay

**SSPP** – Statutory Shared Parental Pay

**UC** – Universal Credit

## Find out more

### **Scottish Borders Council**

CUSTOMER ADVICE & SUPPORT SERVICE

0300 100 1800

[www.scotborders.gov.uk](http://www.scotborders.gov.uk)

### **Social Security Scotland**

0800 182 2222

[www.socialsecurity.gov.scot/](http://www.socialsecurity.gov.scot/)

### **Homelessness Services**

0300 100 1800

### **Early Years Team**

[www.scotborders.gov.uk/financialsupport](http://www.scotborders.gov.uk/financialsupport)

## **Citizens Advice Bureau**

[www.cas.org.uk](http://www.cas.org.uk)

**GALASHIELS** 01896 753889

**DUNS** 01361 883340

**EYEMOUTH** 01890 750500

**HAWICK** 01450 374266

**KELSO** 01573 223516

**PEEBLES** 01721 721722

## **Scottish Borders Housing Association.**

01750 724444

[www.sbha.org.uk](http://www.sbha.org.uk)

## **Berwickshire Housing Association**

01361 884 000

[www.bhagroup.org.uk](http://www.bhagroup.org.uk)

## **Waverley Housing Association**

01450 364200

[www.waverley-housing.co.uk](http://www.waverley-housing.co.uk)

## **Eildon Housing Association**

03000 200 217

[www.eildon.org.uk](http://www.eildon.org.uk)

## **Child Poverty Action Group in Scotland**

0141 552 0552 advice line for advisers only on benefits and tax credit

Monday to Thursday | 10.00am to 4.00pm

Friday | 10.00am to 12 noon

email: [advice@cpagscotland.org.uk](mailto:advice@cpagscotland.org.uk)

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## **CHILD POVERTY ACTION GROUP** in SCOTLAND

This briefing sheet has been adapted from the leaflet 'Financial help in the early years', produced by Child Poverty Action Group in Scotland to provide guidance on the benefits system for anyone working with families.

**More information available at:**

**[www.cpag.org.uk](http://www.cpag.org.uk)**

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