



# Financial Support for Parents



## Who can help me?

**Care to Learn**

## What support is offered?

- Financial support for teenage parents (including dads) who want to continue education and need help with childcare costs
- Pays childcare costs while you learn, are on a placement or studying
- Pays for any deposits, childcare fees during holidays and a childcare trial before the learning starts
- Pays for necessary travel expenses to and from your childcarer
- Could receive up to £175 per child per week

## Am I eligible?

You must:

- Be under 20 and are learning or training.
- Start a course in a school, college or as a trainee with a work based learning provider that is publicly funded
- Be caring for your own child(ren)
- Be living in England
- Use a registered childcare provider

## More Information?

- [www.direct.gov.uk](http://www.direct.gov.uk)
- Helpline 0800 121 8989



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Career Development Loans (CDL)	<p>A Career Development Loan is a deferred repayment bank loan to help you pay for vocational learning or education including childcare costs.</p> <ul style="list-style-type: none"> <li>You can borrow anything between £300 and £10,000 to help you fund up to two years of learning plus (if relevant) up to one year's practical work experience where it forms part of the course.</li> <li>Young People's Learning Agency (YPLA) pays the interest on your loan while you are learning and for up to one month afterwards.</li> <li>You then repay the loan to the bank over an agreed period at a fixed rate of interest.</li> </ul>	<ul style="list-style-type: none"> <li>Aimed for students aged 18 and over</li> <li>Must be in a full-time, part-time or distance learning course as long as it is vocational (vocational means it gives you the skills needed for an occupation, trade or profession)</li> <li>Lasts no longer than two years – plus up to one year's practical experience if this is part of the course</li> </ul>	<ul style="list-style-type: none"> <li><a href="http://www.direct.gov.uk">www.direct.gov.uk</a></li> <li>Call Next Step on 0800 100 900</li> </ul>
Child Benefit	<p>Child Benefit is a benefit for people bringing up children. It is paid for each child and is not affected by income or savings.</p> <p>You do not have to be the child's parent to get Child Benefit. You may get Child Benefit if you pay towards bringing up a child who does not live with you and no one else is claiming the benefit for them.</p> <p>For the eldest child who qualifies - £20.30 per week  For each other child who qualifies - £13.40 per week</p>	<p>You are eligible for Child Benefit if you are bringing up a child who:</p> <ul style="list-style-type: none"> <li>Is aged under 16</li> <li>Is aged under 20 and in full time non-advanced education (up to and including 'A' levels, NVQ level 3 or equivalent)</li> <li>Is aged 16 or 17 years old and has left school recently, and has registered for work or training with the Careers Service or Connexions Service</li> </ul> <p>If you have recently come from abroad or returned from abroad, there are some extra rules. For further information contact the Helpline.</p>	<ul style="list-style-type: none"> <li><a href="http://www.hmrc.gov.uk/childbenefit">www.hmrc.gov.uk/childbenefit</a></li> <li>Helpline - 0845 302 1444</li> <li>Textphone 0845 302 1474</li> <li>Leaflet CH2 Notes (2009) – Child Benefit Notes – application forms and leaflets available from HM Revenue and Customs.</li> </ul>
Child Tax Credit	Child Tax Credit supports families with one or more	To qualify for Child Tax Credit, you must be	<ul style="list-style-type: none"> <li><a href="http://www.hmrc.gov.uk/taxcredits">www.hmrc.gov.uk/taxcredits</a></li> </ul>

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	<p>children. The amount you are awarded is based on your household income and is paid to the main carer.</p> <p>You do not have to be working to claim Child Tax Credit.</p>	<p>responsible for:</p> <ul style="list-style-type: none"> <li>• A child under 16 or;</li> <li>• A young person under 20 in full time non-advanced education (up to and including 'A' levels, NVQ level 3 or equivalent)</li> </ul>	<ul style="list-style-type: none"> <li>• Helpline 0845 300 3900</li> <li>• Textphone 0845 300 3909</li> <li>• Leaflet WTC1 – Child Tax Credit and Working Tax Credit – An Introduction – available from HM Revenue and Customs and your local Jobcentre Plus</li> </ul>
Childcare Grant	<p>For full-time higher education students with dependent children in registered or approved childcare. How much help you get is based on your actual childcare costs and will depend on your income and that of your dependants. Jobcentre Plus will not count any help you receive from this grant when working out your benefit entitlement.</p> <p>You should apply for the childcare grant when you apply to your LEA for help with tuition fees and a student loan. Tell your LEA that you want to apply for help with childcare costs.</p>	<p>The student must be:</p> <ul style="list-style-type: none"> <li>• On a low income</li> <li>• Undertaking a full-time course, living in England and studying in higher education at degree level, initial teacher-training or HND-level courses</li> <li>• Have dependent children under 15 in registered childcare</li> <li>• Have dependent children under 17 with special needs in registered or approved childcare</li> <li>• You won't be eligible for the grant if you are in receipt of the childcare element of the Working Tax Credit</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="http://www.direct.gov.uk">www.direct.gov.uk</a></li> <li>• Contact Student Finance England on 0845 300 50 90</li> </ul>
Childcare Vouchers	<p>If you are a parent and you go out to work, your employer may help you with the costs of childcare through Childcare Vouchers.</p> <p>Vouchers can save each parent up to £1866.24 per year in tax and national insurance.</p> <p>Vouchers obtained from employers will effect your entitlement to the childcare element of the Working Tax Credits.</p>	<p>For such a voucher to be disregarded, the following conditions must be satisfied:</p> <ul style="list-style-type: none"> <li>• The child is under age 16</li> <li>• The employee has parental responsibility for the child</li> <li>• The childcare is registered or approved</li> <li>• Your employer has offered you childcare vouchers, or has arranged childcare for you with a commercial childcare provider such</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="http://www.hmrc.gov.uk">www.hmrc.gov.uk</a></li> <li>• <a href="http://www.childcare-vouchers.net/parents">www.childcare-vouchers.net/parents</a></li> <li>• Telephone employers PAYE Tax Office</li> <li>• Contact Westminster Family Information Service (FIS) on 020 7641 7929</li> </ul>

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		as a nursery	
<p>Disability Living Allowance for Children Under 16</p>	<p>Disability Living Allowance (DLA) provides help with the extra costs of bringing up a disabled child.</p> <p>It is a tax-free benefit for children who need help with personal care or have walking difficulties because they are physically or mentally disabled.</p> <p>There are 2 parts to DLA:</p> <ul style="list-style-type: none"> <li>• Care component – for children needing a lot of extra personal care and supervision because of their disability.</li> <li>• Mobility component – for children who have walking difficulties because of their physical or mental disability</li> </ul> <p>DLA is paid at 3 rates, Lower, Middle and Higher.</p>	<p>Your child may get either a care component or a mobility component of DLA – or both of these.</p>	<ul style="list-style-type: none"> <li>• <a href="http://www.direct.gov.uk">www.direct.gov.uk</a></li> <li>• Benefit Enquiry Line 0800 88 22 00</li> <li>• Textphone 0800 24 33 55</li> <li>• Leaflet – Disability Living Allowance for Children – available from Jobcentre Plus</li> </ul>
<p>Financial Services Authority</p>	<p>FSA are an independent body set up by the government to monitor and regulate most financial services.</p> <p>FSA give confidential and impartial information about lots of different topics, such as loans, pensions, mortgages and insurance.</p>	<p>For anybody that wants more information and clarity on personal finance and benefits that you may be entitled to claim.</p>	<ul style="list-style-type: none"> <li>• Helpline: 0300 500 5000</li> <li>• <a href="mailto:families@moneymadeclear.gov.uk">families@moneymadeclear.gov.uk</a></li> <li>• <a href="http://www.moneymadeclear.org.uk">www.moneymadeclear.org.uk</a></li> <li>• <a href="http://www.fsa.gov.uk">http://www.fsa.gov.uk</a></li> </ul>
<p>Guardian's Allowance</p>	<p>Guardian's Allowance is a tax-free payment if you're bringing up a child whose biological or adopted parents have died.</p> <p>It is paid at a rate of £14.75 a week per child and is paid with your Child Benefit payments.</p> <p>If you are in receipt of Income Support, income</p>	<p>You may be able to get Guardian's Allowance if you are bringing up a child or children and either both their parents have died or one parent has died and one of the following applies:</p> <ul style="list-style-type: none"> <li>• You don't know where the surviving parent is.</li> <li>• Their parents were divorces (certain conditions apply).</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="http://www.hmrc.gov.uk/guardians-allowance">www.hmrc.gov.uk/guardians-allowance</a></li> <li>• Helpline – 0845 302 1464</li> <li>• Textphone: 0845 302 1474</li> <li>• Form – BG1, available on request from the helpline or you can download from <a href="http://www.hmrc.gov.uk/forms/bg1.pdf">www.hmrc.gov.uk/forms/bg1.pdf</a></li> </ul>

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	<p>based Jobseekers Allowance, Working Tax Credit or Child Tax Credit; Guardians Allowance will not be treated as income and is paid on top of these benefits and tax credits.</p> <p>You do not have to be the child's legal guardian to get Guardian's Allowance.</p>	<ul style="list-style-type: none"> <li>The surviving parent is in prison with a minimum 2 years left to serve, or is detained in a hospital by order of the courts (certain conditions apply).</li> <li>One of the parents must have been born in the UK or on the date the parent(s) died, one of them must have been in the UK for at least 52 weeks in any two-year period since the age of 16.</li> </ul> <p>To be eligible you must also get Child Benefit for the child.</p>	
Healthy Start	<p>Healthy Start gives parents free vouchers every week which you can swap for milk, fresh fruit, fresh vegetables and infant formula milk. You can also get free vitamins.</p> <p>Healthy Start replaces the Welfare Food Scheme.</p> <p>Healthy Start vouchers are worth:</p> <ul style="list-style-type: none"> <li>£3.10 a week if you're pregnant.</li> <li>£6.20 a week for each baby aged under one.</li> <li>£3.10 a week for each child aged over one and under four.</li> </ul>	<p>You could qualify if you are pregnant, or under 18 or have a child under four years of age and in receipt of the following benefits:</p> <ul style="list-style-type: none"> <li>Income Support</li> <li>Income Based JobSeeker's Allowance</li> <li>Child Tax Credit (but not Working Tax Credit) with a family income below £16,040</li> </ul>	<ul style="list-style-type: none"> <li><a href="http://www.healthystart.nhs.uk">www.healthystart.nhs.uk</a></li> <li>Helpline 0845 607 6823</li> <li>Application form "A healthy start for pregnant women and young children" code HS01</li> <li>Contact your Health Visitor</li> </ul>
Learner Support Funds	<p>The Learner Support Fund (LSF) is a limited sum of money allocated to colleges to help learners to pay for their course related costs e.g. travel, tuition, materials and registered childcare.</p> <p>Priority groups for Learner Support Funds include:</p>	<p>The student must be aged 16+ and:</p> <ul style="list-style-type: none"> <li>Be studying a full-time or part-time course of further education.</li> <li>Meet certain residency requirements such as having been a UK resident for 3 years or more.</li> </ul>	<ul style="list-style-type: none"> <li><a href="http://www.direct.gov.uk/studentfinance">www.direct.gov.uk/studentfinance</a></li> </ul> <p>(Under education and learning)</p> <ul style="list-style-type: none"> <li>Contact your welfare officer at the college.</li> </ul>

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	students with disabilities and/or learning difficulties, lone parents, those leaving care and probationers.	<ul style="list-style-type: none"> <li>• Be in receipt of a means tested benefit, or have a low income.</li> <li>• Have dependent children in registered or approved childcare.</li> </ul>	<ul style="list-style-type: none"> <li>• Contact Student Finance England on 0845 300 50 90</li> </ul>
New Deal for Lone Parents (NDLP)	<p>New Deal for Lone Parents is a voluntary employment programme. It aims to help lone parents who are unemployed or working less than 16 hours to find a job, suitable training, or bring their skills up to date.</p> <p>Assistance can be given with expenses for registered childcare whilst attending job interviews, undertaking training that has been arranged with a New Deal Adviser, and accessing the childcare subsidy for parents looking to work part-time (up to 16 hrs a week)</p>	<p>It is open to lone parents who are:</p> <ul style="list-style-type: none"> <li>• Aged 16+</li> <li>• Unemployed or working less than 16 hours a week</li> <li>• Responsible for a dependent child under the aged 10 or under (from 25<sup>th</sup> October 2010, this changes to dependent children aged 7 or under)</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="http://www.jobcentreplus.gov.uk">www.jobcentreplus.gov.uk</a></li> <li>• Helpline 0800 055 6688</li> <li>• Textphone 0800 023 4888</li> <li>• Leaflet NDLP38</li> </ul>
New Deal for Partners (NDP)	<p>New Deal for Partners is a voluntary employment programme. It aims to help the partners of working age people claiming benefits to find a job, suitable training, or bring their skills up to date.</p> <p>Assistance can be given with expenses for registered childcare whilst attending job interviews, undertaking training that has been arranged with a New Deal Adviser, and accessing the childcare subsidy for partners looking to work part-time (up to 16 hrs a week)</p>	<p>It is open to partners of people claiming any of the following:</p> <ul style="list-style-type: none"> <li>• Jobseeker's Allowance</li> <li>• Income Support</li> <li>• Incapacity Benefit</li> <li>• Severe Disablement Allowance</li> <li>• Carer's Allowance</li> <li>• Pension Credits</li> <li>• Employment and Support Allowance</li> <li>• If you or your partner gets working tax credit and you are working less than 16 hours a week</li> <li>• Your partner gets pension credit and you are working less than 24 hours a week</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="http://www.jobcentreplus.gov.uk">www.jobcentreplus.gov.uk</a></li> <li>• Helpline 0800 055 6688</li> <li>• Textphone 0800 023 4888</li> <li>• Leaflet NDLP38</li> </ul>
NHS Childcare Allowance	This is a means tested allowance for NHS-funded students, including nurses, midwives or physiotherapists, or students on an allied	<ul style="list-style-type: none"> <li>• NHS Bursary funds students (new &amp; continuing) who have dependent children, except those who have</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="http://www.nhsbsa.nhs.uk">www.nhsbsa.nhs.uk</a></li> <li>• Helpline 0845 358 6655</li> </ul>

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	<p>health professional course.</p> <p>This allowance will pay 85% of maximum eligible costs. This means up to £126.65 per week for one child or up to £187.85 per week for 2 or more children.</p>	<p>applied for, or who are only entitled to a fees only award.</p> <ul style="list-style-type: none"> <li>The childcare must be provided by a registered or approved childcare provider.</li> <li>The child must be aged under 15, or aged under 17 if the child has learning difficulties or is registered as having special educational needs, on the 1st day of the academic year.</li> </ul>	<ul style="list-style-type: none"> <li><a href="mailto:childcare@nhsbsa.gov.uk">childcare@nhsbsa.gov.uk</a></li> </ul>
<p>Nursery Education Fund</p>	<p>All 3 and 4 year olds are entitled to a funded part-time early education place of up to 15 hours a week during term time. Many early years settings in Westminster receive funding for 3 and 4 year olds.</p> <p>Funding is available at a rate of £4.19 approx an hour, full term amounts vary depending on the number of weeks a setting offers Early Education.</p> <p>Parents do not have to fill in any forms or make an application for the funding as the manager of the setting will complete a head-count form listing all three and four year olds who attend the setting. However, parents should ask the Manager how the funding of the child's nursery education place is to be allocated and how much they are entitled to.</p>	<p>Nursery Education Fund is payable for all three and four year old children, regardless of parental income from the term after the child's third birthday.</p>	<ul style="list-style-type: none"> <li><a href="http://www.westminster.gov.uk/children">www.westminster.gov.uk/children</a></li> <li>FIS Helpline: 020 7641 7929</li> <li><a href="mailto:fis@westminster.gov.uk">fis@westminster.gov.uk</a></li> </ul>
<p>Parents' Learning Allowance</p>	<p>The Parents' Learning Allowance helps towards your course costs, such as books, materials and travel. You could get between £50 and £1,508 for 2012/13 depending on your household income.</p>	<p>If you apply for a Childcare Grant and the Parents' Learning Allowance you'll need to send in evidence.</p> <p>Evidence to prove you have a child dependant is needed. Child dependant evidence can include:</p>	<p>You can apply for the Parents' Learning Allowance when you apply for student finance</p> <ul style="list-style-type: none"> <li><a href="http://www.direct.gov.uk">www.direct.gov.uk</a></li> </ul>

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		<ul style="list-style-type: none"> <li>• P60s (hand-written P60s are not acceptable)</li> <li>• Child Benefit details (including the name of the child)</li> <li>• Family Tax Credit details (usually the whole Tax Credit Award Notification (TCAN) form - this needs to be dated after 6 April 2009)</li> <li>• Child's original birth certificate</li> </ul>	
<p>Sure Start Maternity Grant</p>	<p>The Sure Start Maternity Grant (SSMG) is a one-off payment from the Social Fund to help low income families cope with the extra costs of a new baby. It does not have to be paid back.</p> <p>From April 2011-April 2012 £548 or more is payable for each child that is born, adopted or the subject of a parental order following a surrogate birth.</p> <p>You can claim at any time from the 29<sup>th</sup> week of pregnancy until the child is 3 months old.</p> <p>If adopting a baby, the baby should be no more than 12 months old when you claim, and you must claim within 3 months of adoption.</p>	<p>You can qualify for a grant if you or your partner is in receipt of one of the following benefits:</p> <ul style="list-style-type: none"> <li>• Income Support</li> <li>• Income Based Jobseeker's Allowance</li> <li>• Working Tax Credit which includes a disability or severe disability element</li> <li>• Child Tax Credit at a rate higher than the family element.</li> <li>• Pension Credits</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="http://www.dwp.gov.uk">www.dwp.gov.uk</a></li> <li>• Leaflet BC1 – Babies and Children – available from your local Jobcentre Plus office.</li> <li>• You can apply online or request form SF100 from your local Jobcentre Plus office.</li> </ul>
<p>Widowed Parents Allowance (WPA)</p>	<p>If you are a parent whose husband, wife or civil partner has died and you have a dependent child or young person between 16 and 19, for whom you receive Child Benefit, you may be able to get Widowed Parents Allowance (WPA).</p> <p>You may also claim WPA if you are expecting your late partner's baby (with whom you were pregnant from</p>	<p>To be eligible for WPA all of the following must apply:</p> <ul style="list-style-type: none"> <li>• You are bringing up a child or young person for whom you are getting Child Benefit.</li> <li>• You are under State Pension Age (60 for women, 65 for men)</li> <li>• Your husband, wife or civil partner died.</li> <li>• Your husband, wife or civil partner paid National Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="http://www.jobcentreplus.gov.uk">www.jobcentreplus.gov.uk</a></li> <li>• Helpline 0800 055 6688</li> <li>• Textphone 0800 023 4888</li> <li>• Form BB1 – Bereavement Benefits – available from your local Jobcentre Plus office or can be downloaded from <a href="http://www.dwp.gov.uk/advisers/claimforms/bb1_print.pdf">www.dwp.gov.uk/advisers/claimforms/bb1_print.pdf</a></li> </ul>

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	<p>fertility treatment) or your partner died as a result of their work, even if they didn't pay their National Insurance Contributions (NICs).</p> <p>If you are already getting any of the following benefits, the amount you receive may change once you receive WPA:</p> <ul style="list-style-type: none"> <li>• Income Support</li> <li>• Incapacity Benefit</li> <li>• Jobseeker's Allowance</li> <li>• Employment and Support Allowance</li> <li>• Carer's Allowance</li> </ul> <p>WPA is paid at a rate of £100.70 max, per week</p>	<p>Contributions (NICs).</p> <p>However, you can't claim if:</p> <ul style="list-style-type: none"> <li>• You were divorced from your husband or wife or the civil partnership had dissolved when the civil partner died.</li> <li>• You remarry or are living with a partner as husband and wife or as if you had formed a civil partnership.</li> <li>• You are in prison.</li> </ul>	<ul style="list-style-type: none"> <li>• Leaflet BC3 – Bringing up children? Is available from your local Jobcentre Plus office</li> </ul>
Working Tax Credit	<p>The maximum rate of the childcare element of WTC is 70% of the relevant childcare costs incurred by the customers, subject to a weekly maximum limit of £175 for one child and £300 for two or more children.</p> <p>Applying the 70% taper to those maximums results in a maximum available credit of £140 for one child and £240 for two or more children.</p>	<p>To claim the childcare element you must be over 16.</p> <ul style="list-style-type: none"> <li>• If you are a lone parent you must also work at least 16 hours a week.</li> <li>• If you are in a couple, both of you must work at least 16 hours a week. Alternatively, one parent must work at least 16 hours a week and the other partner must be incapacitated, an in-patient in hospital or in prison.</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="http://www.hmrc.gov.uk/taxcredits">www.hmrc.gov.uk/taxcredits</a></li> <li>• Helpline 0845 300 3900</li> <li>• Textphone 0845 300 3909</li> <li>• Leaflet WTC5 – Help with the Costs of Childcare – available from HM Revenue and Customs and your local Jobcentre Plus office.</li> </ul>
Paying for Childcare	Comprehensive information about paying for childcare from the Daycare Trust	<ul style="list-style-type: none"> <li>• Information available for lone parents</li> <li>• Working parents</li> <li>• Parents of disabled children</li> <li>• Students</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="http://www.payingforchildcare.org.uk">www.payingforchildcare.org.uk</a></li> </ul>