

CONTRIBUTORY BENEFITS

Entitlement linked to National Insurance contributions.

CONTRIBUTION-BASED JOBSEEKER'S ALLOWANCE (CB JSA)

can be claimed by **jobseekers** who have paid enough National Insurance contributions. CB JSA is only payable for a maximum of 6 months.

CONTRIBUTION-BASED EMPLOYMENT SUPPORT ALLOWANCE (CB ESA)

can be claimed by people with **limited capability for work because of disability or ill health**. You must have paid enough National Insurance contributions to qualify. Claimants placed in the work related activity group will have their ESA time limited to 1 year only.

MATERNITY ALLOWANCE (MA)

can be claimed by people on **maternity leave**. You must be employed but not eligible for Statutory Maternity Pay, registered self-employed or have recently been employed or self-employed.

BEREAVEMENT PAYMENT (£2000)

can be claimed by widows/widowers that have suffered a **bereavement of their spouse/civil partner**. To qualify their husband, wife or civil partner must have paid enough National Insurance contributions or died as a result of an industrial accident or disease. Also, the widow or widower must be under State Pension age or their husband, wife or civil partner must not have been entitled to Category A state Retirement Pension when they died.

WIDOWED PARENTS ALLOWANCE

can be claimed by widows/widowers under state pension age that have suffered a **bereavement of their spouse/civil partner and have dependent children**. The late husband, wife or civil partner must have paid enough National Insurance contributions or died as a result of an industrial accident or disease.

BEREAVEMENT ALLOWANCE

can be claimed by widows/widowers aged over 45 and under state pension age that have suffered a **bereavement of their spouse/civil partner**. The late husband, wife or civil partner must have paid enough National Insurance contributions or died as a result of an industrial accident or disease.

STATE PENSION

can be claimed by people that have reached **state pension age**. To qualify you must have built up enough qualifying years from National Insurance contributions.

NON-CONTRIBUTORY BENEFITS

Entitlement is **NOT** linked to National Insurance contributions.

DISABILITY LIVING ALLOWANCE (DLA)

can be claimed by **disabled adults with care and/or mobility needs** aged under 65 when they first claim. DLA can also be claimed by **disabled children**. DLA has a care and a mobility component. The care component has three rates; low, middle and high. The mobility component has two rates; low and high.

DLA can help you get more money within means-tested benefits.

ATTENDANCE ALLOWANCE (AA)

can be claimed by **disabled adults aged 65 and over when they first claim**. AA has two rates; low rate and high rate. AA looks at the help you need with care or supervision to avoid danger.

AA can help you get more money within means-tested benefits.

CARER'S ALLOWANCE (CA)

can be claimed by a **carer who is caring for a disabled person**. The carer must be caring for 35 hours per week and they cannot earn wages of more than £100 per week or be in full-time education. Also, the disabled person must be claiming Disability Living Allowance High/Middle Rate Care Component or Low/High Rate Attendance Allowance.

CA can help you get more money within means-tested benefits.

INDUSTRIAL INJURIES DISABLEMENT BENEFIT

can be claimed by people that are left **permanently disabled through industrial injury or disease**.

CHILD BENEFIT

can be claimed by people **responsible for dependent children or young people regardless of their income**.

GUARDIAN'S ALLOWANCE

can be claimed by people **responsible for dependent children or young people that have been orphaned**.

MEANS-TESTED BENEFITS

Entitlement depends on a means-test of your income and resources.

INCOME-BASED JOBSEEKER'S ALLOWANCE (IBJSA)

can be claimed by **jobseekers**. IB JSA can include qualifying amounts of mortgage interest when calculating entitlement and can help you qualify for maximum Housing Benefit and Council Tax Benefit.

INCOME-RELATED EMPLOYMENT SUPPORT ALLOWANCE (IR ESA)

can be claimed by people **with limited capability for work because of disability or ill health**. IR ESA can include qualifying amounts of mortgage interest when calculating entitlement and can help you qualify for maximum Housing Benefit and Council Tax Benefit.

INCOME SUPPORT (IS)

can be claimed by people as an alternative to IB JSA or IR ESA. Eligible people include **carers, lone parents whose youngest child is aged under 5, people claiming Statutory Sick Pay, certain people in education or training and some pregnant women**. IS can include qualifying amounts of mortgage interest when calculating entitlement and can help you qualify for maximum Housing Benefit and Council Tax Benefit.

PENSION CREDIT (PC)

can be claimed by people that have reached **pension credit qualifying age**. 'Guarantee Credit' tops up your income. 'Savings Credit' (payable from age 65 onwards) rewards you for any pension provision you have above a set threshold. PC can include qualifying amounts of mortgage interest when calculating entitlement and can help you qualify for maximum Housing Benefit and Council Tax Benefit.

CHILD TAX CREDIT (CTC)

can be claimed by people responsible for **dependent children or young people**. CTC is means-tested but can be claimed when in or out of work.

WORKING TAX CREDIT (WTC)

can be claimed by people **working full time**. Full-time work can be 16, 24, or 30 hours depending on your circumstances. WTC can include childcare costs.

HOUSING BENEFIT (HB)

can be claimed by people that need help to pay their **rent**.

COUNCIL TAX BENEFIT (CTB)

can be claimed by people that need help to pay their **council tax**.

OTHER BENEFITS, GRANTS & SCHEMES

Benefits for employees

- STATUTORY SICK PAY
- STATUTORY MATERNITY PAY
- STATUTORY ADOPTION PAY
- STATUTORY PATERNITY PAY
- ADDITIONAL STATUTORY PATERNITY PAY

Employer Supported Childcare

- CHILDCARE VOUCHERS

Social Fund

- WINTER FUEL PAYMENT
- FUNERAL PAYMENT
- CRISIS LOAN
- BUDGETING LOAN
- COMMUNITY CARE GRANT
- COLD WEATHER PAYMENT
- SURE START MATERNITY GRANT

Hardship cases

(e.g. benefit delays)

- TRUSSELL TRUST FOOD VOUCHERS

Armed Forces

- WAR PENSIONS SCHEME
- ARMED FORCES COMPENSATION SCHEME

Going back to work

- RETURN TO WORK CREDIT
- IN WORK CREDIT
- JOB GRANT
- MORTGAGE INTEREST RUN-ON
- HOUSING & COUNCIL TAX BENEFIT EXTENDED PAYMENTS
- NEW ENTERPRISE ALLOWANCE
- TRAVEL TO INTERVIEW SCHEME
- ADVISOR DISCRETIONARY FUND
- ACCESS TO WORK
- PERMITTED WORK

Help with health costs/ prescriptions

- HEALTH BENEFITS

Help with getting around

- CONCESSIONS ON PUBLIC TRANSPORT
- BLUE BADGE SCHEME
- MOTABILITY SCHEME
- ROAD TAX EXEMPTION

Healthy eating for mums-to-be, new mums and young children

- HEALTHY START FOOD & VITAMINS

Help for parents of children in school

- FREE SCHOOL MEALS
- HELP WITH UNIFORM

Contact your local council for details

Help with energy efficiency

- GRANTS FOR INSULATION/ HEATING available in England, Scotland, Wales and Northern Ireland. Contact your local council or energy company.

Help with energy and water bills

- WATER SURE
- CHARITABLE TRUST FUNDS
- WATER DIRECT
- FUEL DIRECT
- SPECIAL TARIFFS
- WARM HOME DISCOUNT

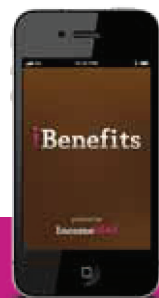
Contact your energy and water supplier for details.

Additional help for rent and council tax

- DISCRETIONARY HOUSING PAYMENTS
- SINGLE OCCUPANCY DISCOUNT
- DISABILITY REDUCTION
- SECOND ADULT REBATE

Social care services

- DIRECT PAYMENTS



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