

**CONTRIBUTORY BENEFITS**

These are benefits that are normally linked to National Insurance Contributions. They are not means tested.

**Jobseekers might claim:**

**CONTRIBUTION-BASED JOBSEEKER'S ALLOWANCE**

You need to have paid enough National Insurance Contributions and it only lasts for 6 months.

**People with disabilities/health problems that have limited capability for work might claim:**

**CONTRIBUTION-BASED EMPLOYMENT SUPPORT ALLOWANCE**

You must have paid enough National Insurance Contributions or had limited capability for work since before age 20, or age 25 if in education/training. This benefit replaced new claims to Incapacity Benefit from October 2008.

**People on maternity leave might claim:**

**MATERNITY ALLOWANCE**

You must have recently worked and be unable to get Statutory Maternity Pay. This might include self-employed people or people that are no longer employed.

**Widows/widowers that have suffered a bereavement of their spouse/civil partner who have paid enough National Insurance Contributions might claim:**

**BEREAVEMENT PAYMENT**

Lump sum £2,000.

**WIDOWED PARENTS ALLOWANCE**

Weekly benefit for widowed parents with children.

**BEREAVEMENT ALLOWANCE**

Weekly benefit for widows/widowers aged over 45.

**People that have reached state retirement age might claim:**

**STATE PENSION**

Category A and B State Pension based on National Insurance Contributions.

Category D State Pension is non-contributory and only payable to people aged over 80.

**NON-CONTRIBUTORY BENEFITS**

These are benefits that are not dependent on National Insurance Contributions. They are not means tested.

**Disabled children and adults aged under 65 when they first claim might claim:**

**DISABILITY LIVING ALLOWANCE**

You must have disabilities or health problems that affect your care and/or mobility needs. The Care Component has three rates; Low, Middle and High. The Mobility Component has two rates; Low and High.

**Disabled adults over 65 when they first claim might claim:**

**ATTENDANCE ALLOWANCE**

You must have disabilities or health problems that affect your care needs. Attendance Allowance has two rates; Low Rate and High Rate.

**People caring for a disabled person might claim:**

**CARERS ALLOWANCE**

The carer must be caring for 35 hours per week, cannot earn wages of more than £100 per week or be in full time education. The disabled person must be claiming Disability Living Allowance High/Middle Rate Care Component or Low/High Rate Attendance Allowance.

**Did you know?** Disability Living Allowance, Attendance Allowance and Carers Allowance can sometimes help you get more money within your means-tested benefits. Always seek advice on your means-tested benefit entitlement if you have been awarded one of these benefits.

**People that are permanently disabled through industrial injury or disease might claim:**

**INDUSTRIAL INJURIES DISABLEMENT BENEFIT**

**People responsible for dependent children or young people might claim:**

**CHILD BENEFIT**

**People responsible for dependent children or young people that have been orphaned might claim:**

**GUARDIAN'S ALLOWANCE**

**MEANS-TESTED BENEFITS**

These are benefits you claim to top up your income and savings, or in the case of Housing Benefit and Council Tax Benefit, to help you pay your rent and council tax. Savings limits may apply.

**Jobseekers might claim:**

**INCOME-BASED JOBSEEKER'S ALLOWANCE**

**People with disabilities/health problems that have limited capability for work might claim:**

**INCOME-RELATED EMPLOYMENT SUPPORT ALLOWANCE**

**Carers, some Lone Parents, people on Statutory Sick Pay, certain people in education/training and some pregnant women might claim:**

**INCOME SUPPORT**

**People that have reached Pension Credit qualifying age might claim:**

**PENSION CREDIT**

Guarantee Credit tops up your income. Savings Credit (from age 65) rewards you for pension provision you have above a set threshold.

**Did you know?** Income-based Jobseekers Allowance, Income-related Employment & Support Allowance, Income Support and Guarantee Credit Pension Credit can include qualifying amounts of mortgage interest and housing costs when calculating entitlement. These benefits can also help you qualify for Maximum Housing Benefit and Council Tax Benefit.

**People on a low income with dependent children or young people might claim:**

**CHILD TAX CREDIT**

**People working full-time on a low income might claim:**

**WORKING TAX CREDIT**

This benefit can include childcare costs.

**People on a low income that need help to pay their rent might claim:**

**HOUSING BENEFIT**

If you qualify for Housing Benefit or Council Tax Benefit you might obtain further assistance through Discretionary Housing Payments.

**People on a low income that need help to pay their Council Tax might claim:**

**COUNCIL TAX BENEFIT**

Disability Reduction, Single Occupancy Discount and Second Adult Rebate also available.

**OTHER BENEFITS, GRANTS & SCHEMES**

**Benefits for Employees**

- Statutory Sick Pay
- Statutory Maternity Pay
- Statutory Adoption Pay
- Statutory Paternity Pay

**Social Fund Payments**

- Sure Start Maternity Grant
- Cold Weather Payment
- Winter Fuel Payment
- Community Care Grant
- Funeral Payment
- Crisis Loan
- Budgeting Loan

**Armed Forces**

- War Pensions Scheme
- Armed Forces Compensation Scheme

**Going Back To Work**

- Return to Work Credit
- In Work Credit
- Job Grant
- Housing & Council Tax Benefit extended payments
- Housing costs run-on

**Help with health costs/prescriptions**

- Health Benefits

**Help with getting around**

- Concessions on public transport
- Blue Badge Scheme
- Motability Scheme
- Road Tax Exemption

**Expectant Mums**

- Health in Pregnancy Grant
- Healthy Start Food & Vitamins

**Help for young people in non-advanced education**

- Education Maintenance Allowance
- Education Benefits

**Help with energy efficiency**

- Grants available in England, Scotland, Wales and Northern Ireland

**Help with computer and internet access**

- Home Access Grant