

A simple guide to benefits

UNIVERSAL CREDIT: is a single monthly payment for people in or out of work.

It replaces some of the benefits and tax credits that you might be getting now:

- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Income Support
- Child Tax Credit
- Working Tax Credit
- Housing Benefit

Universal credit is currently live in basingstoke however does not get its full roll out until 2018.

To check if your eligible for universal credit please click link below:
<https://www.gov.uk/universal-credit/eligibility>

JSA (Job Seekers Allowance): is a form of unemployment benefit paid by the Government of the United Kingdom to people who are unemployed and actively seeking work. It is part of the social security benefits system and is intended to cover living expenses while the claimant is out of work.

To find information on how to claim JSA click link below:

<https://www.gov.uk/jobseekers-allowance/how-to-claim>

INCOME SUPPORT: is an income-related benefit in the United Kingdom for people who are on a low income.

To qualify for Income Support you must be all 5 of the following: pregnant or a carer or a lone parent with a child under 5 or, in some cases, unable to work because you're sick or disabled. between 16 and Pension Credit qualifying age

For further information please click link below:
<https://www.gov.uk/income-support/overview>

ESA: stands for employment and support allowance, the benefit which has replaced incapacity benefit. **ESA** is a much harder benefit to claim than incapacity benefit, primarily because the medical test – the work capability assessment - is very much harsher.

To claim ESA click link below:
<https://www.gov.uk/employment-support-allowance/how-to-claim>

TAX CREDITS: are state benefits that provide extra money to people responsible for children, disabled workers and other workers on lower incomes.

There are two types of tax credits – child tax credits and credits. You might be eligible for one or both of them, depending on your circumstances.

Tax credits are tax-free and you don't have to be paying National Insurance or tax to qualify, but they are means-tested

For further information click link below:

<https://www.gov.uk/working-tax-credit/overview>

CHILD BENEFIT: You get Child Benefit if you're responsible for a child under 16 (or under 20 if they stay in approved education or training). Only one person can get Child Benefit for a child. You may have to pay a tax charge if your or your partner's individual income is over £50,000. You can choose not to get Child Benefit payments, but you should still fill in the claim form because: it will help you get National Insurance credits which count towards your State Pension and it will ensure your child is registered to get a National Insurance number when they're 16 years old

For more information click link below:
<https://www.gov.uk/child-benefit>

DISABILITY LIVING ALLOWANCE (DLA): is a benefit that helps with the extra costs that disabled people face as a result of their disabilities. DLA is not means-tested, and it is tax free. DLA has two components (parts): mobility and care. People can receive just one component or both together.

DLA for people aged 16 years and over is changing to PIP, you can no longer make a new claim for DLA if you are over 16 years of age.

DISABILITY LIVING ALLOWANCE (DLA) FOR CHILDREN: may help with the extra costs of looking after a child who:

- is under 16
- has difficulties walking or needs more looking after than a child of the same age who doesn't have a disability

They will need to meet all the eligibility requirements. The rate of payment depends on the level of help the child needs. The child may need an assessment to work out what help they need.

For more information please click link below:
<https://www.gov.uk/disability-living-allowance-children/overview>

PERSONAL INDEPENDENCE PAYMENT (PIP):

helps with some of the extra costs caused by long-term ill-health or a disability if you're aged 16 to 64.

The rate you get depends on how your condition affects you, not the condition itself. You'll need an assessment to work out the level of help you get. Your rate will be regularly reassessed to make sure you're getting the right support.

For further information click on link below:

<https://www.gov.uk/pip/overview>

CARER'S ALLOWANCE: You could be eligible to claim Carer's allowance if you care for someone at least 35 hours a week and they get certain benefits.

You don't have to be related to, or live with, the person you care for. You won't be paid extra if you care for more than one person.

For further information please click link below:

<https://www.gov.uk/carers-allowance/overview>

The information provided does not covered all of the welfare benefits available.

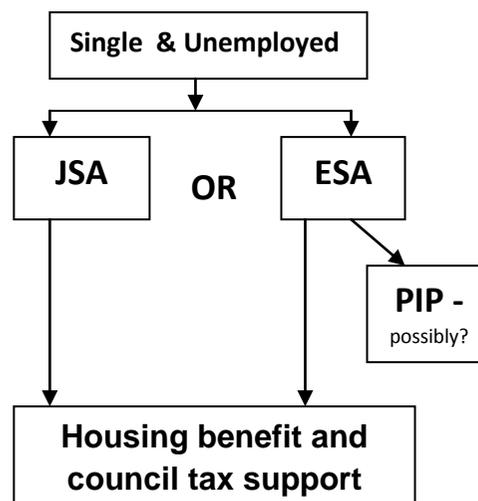
For further information on benefits please visit:

<https://www.gov.uk/browse/benefits>

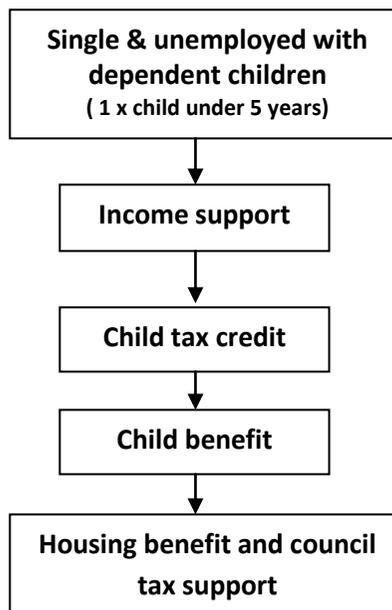


Examples of benefits you may be eligible for if:

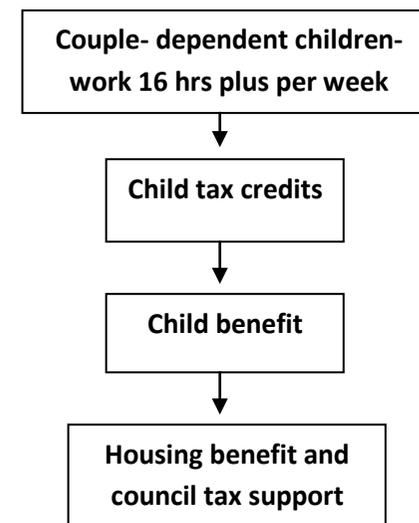
1) You are a single unemployed person



2) You are single unemployed parent with dependent children



3. You are a couple with at least one of you employed 16 hours a week or more with dependent children over the age of 5 years:



Disclaimer- The flow charts shown within this information sheet are examples only.

For a more accurate result of the benefits and amounts you may be eligible for please use the benefits calculators below:

<http://www.entitledto.co.uk>

<http://benefits-calculator.turn2us.org.uk/AboutYou>

