

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.

Disabled adults over 65 when they first claim might claim:

Attendance Allowance

You must have disabilities or health problems that affect your care needs.

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 £95 per week or be in full time education. The disabled person must be claiming Disability Living Allowance High/Middle Care Component or any rate of the Attendance Allowance.

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

This benefit can include qualifying mortgage interest/housing costs when calculating entitlement.

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

Income-related Employment Support Allowance

This benefit can include qualifying mortgage interest/housing costs when calculating entitlement.

People unable to claim Income-based Job Seekers Allowance or Income Related Employment Support Allowance such as Carers and some Lone Parents might claim:

Income Support

This benefit can include qualifying mortgage interest/housing costs when calculating entitlement.

People aged over 60 might claim:

Pension Credit

This benefit can include qualifying mortgage interest/housing costs when calculating entitlement.

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 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

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

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

- Armed Forces Compensation Scheme

Going Back To Work

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

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

Extra Help with Council Tax

- Second Adult Rebate
- Single occupancy discount

TYPE OF BENEFIT	WHO TO CONTACT	CONTACT TELEPHONE NUMBER	WEBSITE
Working age benefits and the Social Fund	Job Centre Plus	0800 055 6688	www.jobcentreplus.gov.uk
State Pension	The Pension Service	0800 731 7898	www.thepensionservice.gov.uk
Pension Credit	The Pension Service	0800 99 1234	www.thepensionservice.gov.uk
Winter Fuel Payment	Winter Fuel Helpline	08459 15 15 15	www.thepensionservice.gov.uk
Child Tax Credit Working Tax Credit	HMRC	0845 300 3900	www.hmrc.gov.uk
Child Benefit Guardians Allowance	HMRC	0845 302 1444	www.hmrc.gov.uk
Health in Pregnancy Grant	HMRC	0845 366 7885	www.hmrc.gov.uk
Healthy Start Food & Vitamins	NHS	0845 607 6823	www.healthystart.nhs.uk
Armed Forces Compensation Scheme	Service Personnel & Veterans Agency	0800 169 22 77	www.veterans-uk.info
Disability Living Allowance Attendance Allowance	Disability & Carers Service	0845 7 123456	www.dwp.gov.uk
Carers Allowance	Disability & Carers Service	01253 856123	www.dwp.gov.uk
Health Costs	NHS	0845 610 1112	www.direct.gov.uk
Industrial Injuries Disablement Benefit	Industrial Injuries Disablement Benefit Delivery Centres	Please visit www.direct.gov.uk to find your nearest Industrial Injuries Disablement Benefit delivery centre.	www.direct.gov.uk
Housing & Council Tax Benefit Discretionary Housing Payments Blue Badge Scheme Education Benefits	Contact your local council	Contact your local council	Visit your local council website
Education Maintenance Allowance	Learner Support helpline	0800 121 8989	http://ema.direct.gov.uk
Energy Efficiency Grants	Grants available in England, Scotland, Wales and Northern Ireland	N/A	http://actonco2.direct.gov.uk/

Information on all benefits, contact details for claiming and helpful links to websites can be found on www.direct.gov.uk

GET SOME FREE ADVICE LOCALLY

There are a number of different advice services you can access, including independent organisations and charities, Law Centres or Citizens Advice Bureau.

In England and Wales a good starting point is to visit the find a legal advisor section of the Community Legal Advice website. Here you can search for FREE advice services in your area that have been awarded the Community Legal Service Quality Mark in Welfare Benefits. You should look for a service that has been awarded the 'specialist' or 'general help with casework' Quality Mark. Visit www.clsdirect.org.uk

You might also want to contact Citizens Advice in your local area. You can find details of your local Citizens Advice service by visiting www.citizensadvice.org.uk (England, Wales & Northern Ireland) or www.cas.org.uk (Scotland).

A range of independent advice services also exist, as part of the Advice UK network. To find your local independent advice service contact Advice UK on 020 7469 5700 or email general@adviceuk.org

Law Centres are not-for-profit legal practices providing free legal advice and representation to disadvantaged people. You can find your local Law Centre by visiting www.lawcentres.org.uk

If you are still unable to find anyone to support you with your entitlement visit the 'finding help' section on the Advice Now website which lists a range of links and telephone numbers. Visit www.advicenow.org.uk

HELPLINES

There are some useful helplines that can be used as a starting point for benefit enquiries.

Community Legal Advice 0845 345 4 345

9am - 8pm Monday to Friday

9am - 12.30pm on Saturday

FSA Money Made Clear 0300 500 5000

8am - 8pm Monday to Friday

10am - 6pm Saturdays

11am - 5pm Sundays and Bank Holidays

Benefit Enquiry Line 0800 88 22 00

Provides advice and information for disabled people and carers on the range of benefits available.

8:30am - 6:30pm Monday to Friday

9am - 1pm on Saturday

ONLINE HELP

There are some helpful online services and also online benefit calculators that can be a useful starting point for working out benefit and tax credit entitlement yourself. **Always seek some expert advice if you do use an online benefits calculator, just to check the results.**

www.incomemax.org.uk Income Max is a Community Interest Company providing help to people that need information, advice and support to maximise their income. They provide a number of services including personalised entitlement checks (referred clients only), free information on finding help to maximise benefits and income, benefits training and useful information resources.

www.direct.gov.uk has an online Benefits Advisor calculator for working out your entitlement and also has an online calculator for estimating Pension Credit entitlement.

www.entitledto.co.uk has an online calculator for working out entitlement.

www.turn2us.org.uk has an online calculator for working out entitlement and information on grant giving charities.