



# INFORMATION SHEET

## BENEFITS

JSAbenefits 16-17  
income  
education tax  
housing  
advice support  
credits



## **What Benefits and Tax Credits are available?**

There are hundreds of different benefits, so it is really important to make sure you get help to identify all of those which you may be entitled to. Below are some helpful websites to give you an overview of the benefits available.

Visit the Citizens Advice Bureau page on benefits:

[www.adviceguide.org.uk/england/benefits\\_e.htm](http://www.adviceguide.org.uk/england/benefits_e.htm)

Alternatively, you can use the Government benefits adviser: [www.gov.uk/benefits-adviser](http://www.gov.uk/benefits-adviser)

A benefits calculator can also give you a rough idea of what you may be entitled to.

Turn2Us benefits calculator: <http://benefits-calculator.turn2us.org.uk>

Entitled to benefits calculator: [www.entitledto.co.uk](http://www.entitledto.co.uk)

There is also a Student Finance Calculator:

<https://www.gov.uk/student-finance/extra-help>

## **Organisations that might be able to help**

Getting help with your money can be a complicated business, but there are a number of organisations that can help you make sure you are getting the money you are entitled to.

**Citizens Advice Bureaux** (CAB) provides free, impartial and confidential advice. Find your local CAB at the link below:

[www.citizensadvice.org.uk/index/getadvice.htm?txt\\_search=&local-bureau-sbmt=Search](http://www.citizensadvice.org.uk/index/getadvice.htm?txt_search=&local-bureau-sbmt=Search)

**Turn2Us** have lots of advice about benefits that are available, that you may be entitled to receive:

[www.turn2us.org.uk/benefits\\_search.aspx](http://www.turn2us.org.uk/benefits_search.aspx)

If you need help with debts, a charity like

**Stepchange** may be able to help you:

[www.stepchange.org/Howwecanhelpyou.aspx](http://www.stepchange.org/Howwecanhelpyou.aspx)

## Young Carers Assessments

If you are under 18 and are a young carer you can request or be referred for, an assessment of your needs under the Children and Families Act 2014. This can support you to talk and think about what you could be offered, or what support could be offered to the person you care for, to reduce your caring role. This should also result in an assessment of the person you care for being carried out. These assessments should result in a plan that looks to reduce or prevent you from taking on inappropriate caring roles that impacts negatively upon your own wellbeing

When you are ready to start thinking about the future you can also be offered a 'transition assessment' under the Care Act 2014. This is a chance for you to discuss what you want for the future, including whether you go in to higher education or employment and what support you will need for you or for the person you care for to achieve your goals.

You can find out more about your rights to an assessment on our resource pages

<https://www.childrenssociety.org.uk/youngcarer/legislation> or by accessing Carers Trust Know your Rights booklet

[https://carers.org/sites/files/carerstrust/media/know\\_your\\_rights\\_0.pdf](https://carers.org/sites/files/carerstrust/media/know_your_rights_0.pdf)

## Help for carers 16+

**Carer's Allowance** When you turn 16 years old you might be entitled to some financial support through a 'Carers Allowance', which is a grant that gives you some money to help you with your caring duties.

You can claim Carers Allowance if you're over 16, spend over 35 hours a week caring for someone who is accessing a disability living support benefit (such as Personal Independence Payments, Disability Living Allowance, Armed Forces Independence Payments or Attendance Allowance), and you are not in full time education

However, claiming Carers Allowance may affect other benefits that you or the person you care for receives which could result in a reduction of other financial benefits. Also this may affect your decision to enter full time education. Always seek advice first to ensure this is the best decision for you, to find out more visit <https://www.gov.uk/carers-allowance>

The 'Carer Premium' is a means-tested (based on your income) extra payment of up to £34.95 a week that can sometimes be included in the calculation of benefits you might receive on top of Carers Allowance if you are eligible. For more information go to [www.gov.uk/carers-allowance](http://www.gov.uk/carers-allowance).

**Carer's Credit** is a National Insurance credit that helps with gaps in your National Insurance record. Your State Pension is based on your National Insurance record so if you aren't able to work due to caring responsibilities Carer's Credit can

help. You could be entitled if you're caring for someone for at least 20 hours a week, who is receiving Disability Living Allowance, Personal Independent Payments, an Attendance Allowance or Armed Force Independence Payment. For more information see [www.gov.uk/carers-credit](http://www.gov.uk/carers-credit).

## **Help for under 16s**

If you are under 16, the person you care for may be entitled to additional support to reduce your caring role. You can point them towards The Citizens Advice “advice guide” which is a great place to start when looking to find out about help available for sick or disabled people:

<https://www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/benefits-for-people-who-are-sick-or-disabled/#h-what-help-is-available>

The gov.uk website also has information that can help you with this: [www.gov.uk/financial-help-disabled/disability-and-sickness-benefits](http://www.gov.uk/financial-help-disabled/disability-and-sickness-benefits)

## **Help if you are out of work**

Jobseeker’s Allowance (JSA) is a key benefit for people who are looking for work, or working less than 16 hours per week. To get this you are likely to have to meet several other conditions, including showing that you are seeking full time work. You can normally only claim Jobseeker’s Allowance if you are 18 or over. Some 16-17 year olds can claim

JSA, but if so you should seek advice since other support may be more appropriate. You can find out more about JSA here:

<https://www.citizensadvice.org.uk/benefits/help-if-on-a-low-income/jobseekers-allowance-jsa/>

If you are eligible, apply for Jobseekers Allowance as soon as you are looking for work because:

- You'll get minimal financial support
- It counts towards National Insurance contributions
- You can have meetings with employment specialists at the Jobcentre every two weeks for free. They can give you career advice and help you find work in areas that interest you.
- You'll be made aware of training courses and seminars that might interest you and help you find work.
- If you're on income support, you can then become eligible for several other benefits.

To claim Jobseeker's Allowance you must go to a Jobcentre and apply for an interview. For more information, and to check if you are eligible, please visit the government's advice page:

[www.gov.uk/jobseekers-allowance](http://www.gov.uk/jobseekers-allowance)

## **Help for those who are working**

In some areas, Universal Credit is replacing JSA and Working Tax Credits for single people and families.

To find out where you can claim Universal Credit:

<https://www.gov.uk/guidance/jobcentres-where-you-can-claim-universal-credit>

If you are working, this doesn't necessarily mean you aren't entitled to receive benefits. If you are on a low income you may still be entitled to receive benefits like Housing Benefit and help with your Council Tax. Some benefits, such as Disability Living Allowance and Personal Independence Payment, may be paid no matter how much you earn. Working Tax Credit is normally only paid to working households. You can find out more about benefits for people in work here:

<https://www.citizensadvice.org.uk/benefits/help-if-on-a-low-income/>

Additionally, there are a number of benefits that people can apply for if they do not work or to supplement their incomes if they do.

**Income Support** You can also be eligible from 16+ if you are in full time education and living independently: [www.gov.uk/income-support](http://www.gov.uk/income-support)

**Working Tax Credit:** [www.gov.uk/working-tax-credit/overview](http://www.gov.uk/working-tax-credit/overview)

In order to maintain work you may also be able to request **Flexible working**. This is a way of working that suits an employee's needs, e.g. being able to work certain hours or work from home. Employees who care for someone (e.g. a child or adult) have the legal right to ask for flexible working.

[www.gov.uk/flexible-working/overview](http://www.gov.uk/flexible-working/overview)

## **Help with Housing Costs**

Housing Benefit is a benefit to help people living on a low income to pay their rent. It can be available whether you are living in public or private rented accommodation. You don't have to be out of work to get Housing Benefit, but it is affected by how much you earn. You can find out more about Housing Benefit here: [www.gov.uk/housing-benefit](http://www.gov.uk/housing-benefit)

If you find that your Housing Benefit entitlement is not covering all of your housing costs you may be able to apply to your local authority for Discretionary Housing Payments (DHP). Shelter's website provides details of different schemes: [https://england.shelter.org.uk/housing\\_advice/housing\\_benefit/discretionary\\_housing\\_payments\\_dhp](https://england.shelter.org.uk/housing_advice/housing_benefit/discretionary_housing_payments_dhp)

You may also be entitled to Cold Weather Payment if you're getting certain benefits. Payments are made between 1 November and 31 March during periods of very cold weather. You can find out more about Cold Weather Payment here: [www.gov.uk/cold-weather-payment/overview](http://www.gov.uk/cold-weather-payment/overview)

There are also a number of government grants, tax reductions and allowances to reduce the costs associated with housing. There are a number of

tools to help you determine if you or your family are entitled to any of this support:

Council Tax Reduction: [www.gov.uk/council-tax-reduction](http://www.gov.uk/council-tax-reduction)

Help using your benefits to pay bills: [www.gov.uk/bills-benefits](http://www.gov.uk/bills-benefits)

The Warm Home Discount could be available to help you save on your energy bills depending on your supplier and their eligibility criteria: <https://www.gov.uk/the-warm-home-discount-scheme/what-youll-get>

Other help with energy costs might also be available. Use the Energy grants calculator to find out: [www.gov.uk/energy-grants-calculator](http://www.gov.uk/energy-grants-calculator)

## **Further Education and Training**

Whether it's education, training, or your work that you need support with, there is help out there. Here are some key benefits that could help you with financial costs or being granted more flexible hours whilst you are studying, training or working.

**16-19 Bursary: Discretionary Element:** If you are aged 16 to 19, in full or part time further education, and need financial support to stay in education you may be entitled to a bursary directly from your school, college or university through the 16-19 bursary fund. To apply contact student support services at the institute you intend to study with and see if they can support you.

<https://www.gov.uk/1619-bursary-fund>

**Discretionary Learner Support:** If you're aged 19 or over, on a further education course and facing financial hardship, you could get Discretionary Learner Support to help pay for accommodation and travel, course materials and equipment or childcare.

[www.gov.uk/discretionary-learner-support](http://www.gov.uk/discretionary-learner-support)

**Grants and bursaries for adult learners:** Adult learners can apply for grants and bursaries to help pay for courses and training. Usually, you don't

have to pay this money back. Visit [www.gov.uk/grant-bursary-adult-learners](http://www.gov.uk/grant-bursary-adult-learners) for more information. Alternatively, Turn2Us provides information about education grants and has a grant search:

<https://www.turn2us.org.uk/Find-Benefits-Grants>

Family Action's Educational Grants Search helps you identify appropriate charitable funding for education or training, based on your circumstances and needs. They also have an education grants programme for young people aged 14+.

<https://www.family-action.org.uk/what-we-do/grants/educational-grants/>

**Student Cash Point** Access thousands of grants, loans, bursaries, scholarships and awards available to support school leavers, college students and those ready to take the big step into undergraduate and postgraduate studies in the UK.

[www.studentcashpoint.co.uk](http://www.studentcashpoint.co.uk)

You can also consider studying remotely (also known as 'distance learning'). The Open University offers a range of courses that can be completed remotely with tutorial support. Access to Success courses, for people with no experience of Open University or further education and on low incomes,

can be accessed for free.

[www.open.ac.uk/choose/ou/access](http://www.open.ac.uk/choose/ou/access)

If you are a higher education student living in England, you are entitled to apply for a Disabled Students' Allowance (DSA) if you have a disability, long-term health condition, mental health condition or specific learning difficulty such as dyslexia.

[www.gov.uk/disabled-students-allowances-dsas/overview](http://www.gov.uk/disabled-students-allowances-dsas/overview)

These grants and bursaries can help you get the additional financial support you need to kick-start your future or help you get back on track with your education or career.

For more information visit:

Young Carers in Focus

# KNOW YOUR RIGHTS

HUMAN RIGHTS  
HEALTH AND SOCIAL CARE  
EDUCATION BULLYING  
SKILLS & ADVICE  
EMPLOYMENT MONEY  
THE LAW INFLUENCING CHANGE

The Children's Society

fatherhood  
VMCA  
Fairthorne Group  
fatherhood  
makewaves  
digitalme  
LOTTERY FUNDED

Working together to give young carers a voice

[www.childrenssociety.org.uk/youngcarer](http://www.childrenssociety.org.uk/youngcarer)