



SOMETIMES
ASKING FOR
HELP
IS THE BRAVEST
MOVE YOU CAN
MAKE.
YOU DON'T HAVE
TO GO
IT ALONE.

Community Wellbeing Newsletter

We all have to juggle what money comes in and what goes out every week or month. Sometimes this can be very daunting so in this issue we have tried to offer advice for the current situation and for everyday help. We are here to help, if it's just for advice or for help completing form with you. It's a great idea for us all to take time to review our finances, look for deals and discounts where we can. I understand there is a lot of information on here but please read as some could be useful to you.

Martin Lewis Money Saving Expert has lots of thing to look out for:

- Mortgages—3 month payment holidays if you're struggling
- Loans & cards—you can ask for 3 months payment holiday
- Car finance— ask for 3 months payment holiday
- Overdrafts— ask your bank about £500 interest-free overdraft.
- Energy bills— support with prepaid metres or credit metres
- Water bills— firms will help if you ask
- Council tax— depends on your location but there is lots of help



Shelter have a fantastic [website](#) with lots of useful information. You can also chat online with them or call:

0800 800 4444

8am to 8pm weekdays
9am to 5pm weekends.

- Homelessness
- Benefits
- Repairs
- Private rent
- Council housing
- Energy deposits
- Tenancy deposits
- Evictions
- Repossession

Citizens Advice

Coronavirus advice

[Coronavirus – what it means for you](#)

[If your employer has told you not to work](#)

[If you're self-employed](#)

[If you're worried about working](#)

[If you need to be off work to care for someone](#)

[If you can't pay your bills](#)

[If you have problems with your rented home](#)

[Check what benefits you can get](#)

[If you want a refund](#)



contact For families with disabled children

Contact has lots of advice and resources that could support you and your family. Here are just a few:

- [HMRC contacts families eligible for Self-Employment Income Support](#)
- [Furloughed workers won't lose entitlement to Working Tax Credit](#)
- [Money Matters - a checklist when your child has additional needs \[PDF\]](#)

Contact 0808 808 3555 [website](#)

Universal Credit

You may be able to get Universal Credit if:

- you're on a low income or out of work
- you're 18 or over (there are some exceptions if you're 16 to 17)
- you're under [State Pension age](#) (or your partner is)
- you and your partner have £16,000 or less in savings between you
- you live in the UK



Report changes to your situations if:

- finding or finishing a job
- having a child
- moving in with your partner
- starting to care for a child or disabled person
- moving to a new address
- changing your bank details
- your rent going up or down
- changes to your health condition
- becoming too ill to work or meet your work coach
- changes to your earnings (only if you're self-employed)

Business Support | Self-employment Income Support Scheme

Income Support Scheme (SEISS) will support self-employed individuals (including members of partnerships) whose income has been negatively impacted by COVID-19. The scheme will provide a grant to self-employed individuals or partnerships, worth 80% of their profits up to a cap of **£2,500 per month**.

Advance and hardship payments

If you do not have enough to live on while you wait for your first payment you can ask for an [advance payment](#) after you've made a claim.

You can also ask for a hardship payment if you cannot pay for rent, heating, food or hygiene needs because you got a [sanction](#).

You need to pay it back through your Universal Credit payments - they'll be lower until you pay it back.

Working Tax Credit

Eligibility

Whether you can get Working Tax Credit depends on:

- the hours of paid work you do each week
- your [income](#) and circumstances

New working tax credits

Working Tax Credit has been replaced by Universal Credit for most people.

You can only make a new claim for Working Tax Credit if you:

- get the [severe disability premium](#), or are entitled to it
- got or were entitled to the severe disability premium in the last month, and you're still eligible for it

If you cannot make a new claim for Working Tax Credit, you may be able to apply for [Universal Credit](#) (or Pension Credit if you and your partner are [State Pension age](#) or over).





Free school meals



Parents can apply for FSM by filling in a form. This can be done online (or a member of staff is happy to help with this if permission is given and a few personal details).

Your child may be eligible for free school meals if you get any of the following:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Support under Part VI of the Immigration and Asylum Act 1999
- The guaranteed element of Pension Credit
- Child Tax Credit (provided you're not also entitled to Working Tax Credit and have an annual gross income of no more than £16,190)
- Working Tax Credit run-on - paid for 4 weeks after you stop qualifying for Working Tax Credit

Universal Credit - if you apply on or after 1 April 2018 your household income must be less than £7,400 a year (after tax and not including any benefits you get)

If due to current situations may have had to claim for the above you may find you are eligible for FSM which are currently being given as Food Vouchers.



http://www.worcestershire.gov.uk/info/20062/schools/684/applying_for_free_school_meals

Also, you (or we) can call the FSM Team on 01905 678154. They are very friendly and helpful and will talk you through the form.

- Pupils who are eligible for FSM, receive free school lunches. Our current provider is Aspens. Their meal menu is rotated every three weeks and usually changes every 6 months. There is usually a choice of a meat or vegetarian option, pudding and a variety of salad. Jacket potatoes or sandwiches can also be ordered. We would like pupils to choose and order what they want in advance and staff can also help with this to.
- Pupils who are not eligible for FSM, can still order school lunches. They are £2.50 per day, which can be paid weekly or monthly in advance (cash or cheques made payable to the Advance Trust).

Current arrangements

We can currently access an online portal to issue supermarket vouchers to families who are eligible for FSM to ensure that pupils can continue to access support if they are not in school. This has been setup in partnership with the Department for Education and Edenred UK. There are two options:

1. If we have the parent/carer's email address, a 16-digit e-code will be sent directly to you. You need to put the e-code into www.freeschoolmeals.co.uk. Then you can choose from the following supermarkets: Aldi, McColl's, Morrisons, Tesco, Sainsbury's, Asda, Waitrose or M&S Food. The e-voucher you receive is what you need to print and take with you to the supermarket.
2. If you do not have an email address, we can set it up as a paper voucher which will be emailed to us and we will send it to you in the post. In this case it's vital to tell us beforehand which supermarket you would like a voucher for.
3. Make sure you download your voucher before you go shopping as this can take time due to demands on the system.

