



PLANT YNG NGHYMURU
CHILDREN IN WALES

Benefits and Entitlements

A young person's guide for
Carmarthenshire

Resource 6 of 12



You may also like to read these resources:

- Benefits and entitlements- education
- Budgeting
- Money- I need some
- Money- putting some aside

Getting Ready Project

UNIVERSAL CREDIT

What UC you could get (2021/2022)

Below gives an example. What you actually get will depend on a number of factors

- Basic monthly allowance if you are single **£344**
- Basic monthly allowance if you are in a couple **£490.60 (£245.30 each)** then....
- If you have 1 child **£237.08**
- You may get help towards your rent
- You may be able to claim more if you have a disability or health condition
- You may be able to claim upto 85% of childcare costs if you are in work and have childcare responsibilities



When you leave care you will be in charge of your money. Although you will get support with this, it is useful to know what money you can claim from the Government and other sources, or what things you might be able to get free.

Universal Credit (UC)

- If you do not have a job and are over 18, you will need to claim Universal Credit
- This is money the Government will pay you (benefits) to make sure you have money to live
- As a care leaver you can start a UC claim 4-6 weeks before your 18th birthday
- To get help with your UC application contact Job Centre Plus or speak with your social worker/PA. Carmarthenshire Citizens Advice also have a Welfare Benefits Line that could help you 01267 231742



Council Tax

- As a care experienced young person you will not have to pay council tax if you live alone.
- Your social worker or PA will help you fill in the paperwork for this, alternatively go to:

<https://www.carmarthenshire.gov.wales/home/council-services/council-tax/care-leavers-discount/#.Xe5fGuj7RPZ>

- There is often a 4 or 5 week delay from application until you receive your money.
- You can ask for an advance, but this will be taken off your first payment
- Universal Credit is paid directly into your bank account. If you do not have a bank account, speak to your social worker, PA or Citizens Advice.



You do not need to pay council tax thanks to Article 2 of The Council Tax (Exempt Dwellings) (Amendment) (Wales) Order 2019 - since you asked!

However if you live with someone who is not care experienced you will have to pay council tax, but will get a discount of 25%

Help to Save

- If you are on Universal Credit you can use Help to Save to save some of your money.
- You can save between £1 and £50 per month
- You receive a bonus at the end of the second and fourth year.
- This bonus is worth 50p for every £1 you save (assuming you don't take money out of the account) which is much higher than any interest you will get from saving with a bank
- To apply go to

<https://www.gov.uk/get-help-savings-low-income>

What is the Youth Obligation Support Programme?

It is a support programme for young people aged 18-21 making a new Universal Credit claim.

Support includes:

- Intensive Activity Programme;
- Work Search Reviews;
- Work Academies;
- Traineeships;
- Work experience

All elements of the programme are aiming to improve your chances of getting a job

For more information go to

<https://www.gov.uk/guidance/support-for-18-to-21-year-olds-claiming-universal-credit>

**UC YOUTH
OBLIGATION
SUPPORT
PROGRAMME**



As part of Universal Credit, the Government have set up a programme to help young people find work.

Intensive Activity Programme

- A set of workshops and exercises that will help you think about your skills and job goals;
- Help you to identify any training you need.
- You will also be supported with your CV, interview skills and your job search activities.

Work Academies

- A method to provide you with the right skills to fill vacancies in your area.
- The academy can last up to 6 weeks and include: pre-employment training; a work experience placement; a guaranteed job interview
- Taking part in a sector-based work academy will improve your chances of getting into work.

Work Experience

- If work-related training is not the best way to help you into employment, you will be offered guaranteed work experience
- Available for a continuous period of 3 months,
- Will help you achieve your job goals.
- Work experience is voluntary but doing this will build your skills, confidence and CV.



Have your National Insurance Number to hand as you are likely to need it when signing up to programmes such as this one.

Work Search Reviews

- Meetings with your work coach
- Support and coaching over the next 6 months
- The support you get will be tailored to your individual needs, and help with any barriers to work you may have.
- Your work coach may refer you to locally available support, for example: basic skills training, other work related training (including traineeships and sector-based work academy placements), work experience

Traineeships

Traineeships are for a minimum of 6 weeks and can last up to 6 months. They include:

- work preparation training
- English and maths support if required
- work experience placement

What you could get (2019/2020)

Below is an example of what you could get, however you have to apply for each one separately and different factors may decide if you get the money or not

- Warm Home Discount Scheme **£140**
- Cold Weather Payment **£25** (for each 7 days)
- Welsh Water HelpU **£202.07**

**UTILITIES
GRANTS**



It can be quite costly living in your own home. This page suggests some things that could help.

Warm Home Discount Scheme

- If you are on a low income you may be able to apply to this scheme.
- You have to apply through your energy supplier (check a bill to see who this is)
- Unfortunately not every supplier offers this. Check who does:

<https://www.gov.uk/the-warm-home-discount-scheme/energy-suppliers>



You need to apply early as they only have a certain amount in their pot

Cold Weather Payment

- If you are unemployed AND have a health condition and/or a child under 5 you will receive this payment
- The payment is made between 1 November and 31 March **if** the temperature drops to zero (or below) for seven days or more

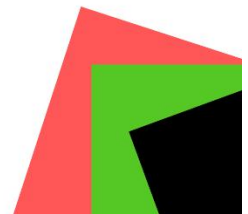


HELP!!

For help/ advice about applying for these: Carmarthenshire Citizens Advice can help you. Contact: energy@carmarthenshire-ca.org.uk OR speak to your tenancy support officer.

Welsh Water HelpU

- If you are on low income, you may be able to apply to this scheme.
- Strict criteria applies
- <https://www.dwrcymru.com/en/My-Account/Helpu.aspx>



Emergency Numbers

In case of an emergency to do with your utilities contact:

- Welsh Water - 0800 052 0130
- Electrical (Western Power)- 105
- Gas leak (Wales and West Utilities) 0800 111 999

UTILITIES



Priority Services Register

- If you have a child under 5 or are a vulnerable person you can sign up
- You will get prior notice of power cuts
- Priority support in an emergency
- Bills suitable for your needs
- To apply:
- Water- 0800 052 0145

<https://www.dwrcymru.com/en/Self-Service/Other/Priority-Services.aspx>

- Electricity - 0800 096 3080

<https://www.westernpower.co.uk/customers-and-community/priority-services/priority-services-register>

- Gas- 02920 278558

<https://www.utilities.co.uk/services/safe-warm/priority-customers/priority-services-register/>

- You should also contact your energy supplier to let them know about your additional needs



It can be quite costly living in your own home. This page suggests some things that could help.

Customer Assistance Fund

- A scheme offered by Welsh Water if you are struggling to keep up with your water bill
- This will make payments more manageable
- Realistic smaller instalments to be paid
- If you keep payments up for 6 months, your debt will be halved
- If you keep payments up for a further 6 months, your debt will be cleared



Speak to your energy supplier straight away if you are struggling to pay your bills

Warm Home Assistance

- If you are on low income/your heating costs are very high, you could apply to this scheme
- They could help with the cost of insulation or a new boiler
- For more information call Warm Wales 01656 747623 or
- <https://www.warmwest.org.uk/gas-connection-grants/>

Other support available

There might be other support you can get from the Next Step team.

Take a look at our other resources to see what support you might get with:

- employment
- education
- childcare costs
- kitting out your home

**SUPPORT
FROM
NEXT STEP
TEAM**



If you are 'looked after' by Carmarthenshire Council, you may be able to get some extra financial support.....

Am I eligible?

Whether or not you get extra help from the Next Step team in Carmarthenshire Council depends on:

- If you are 'looked after' by Carmarthenshire Council (if you are not, your local authority will have its own list of financial help available for care leavers)
- What you get will depend on your income from benefits, grants and allowances
- It will also be based whether you need that particular support or not



To find out what help you can get, speak to your Personal Advisor

Health and wellbeing

To support positive health and wellbeing, the Next Step team:

- will give you access to a free swimming and gym membership at local authority venues (assuming you are an eligible care leaver)
- support you to meet your family, where necessary
- may be able to help with optician appointments and cost of glasses
- may be able to help with specialist medical support if it is essential and not possible through the NHS



Financial Assessment

The team will do a 'financial assessment' which looks at

- what you have coming in
- what you must pay out in bills etc (essential things)
- after looking at this, work out if you need further help or not.

The financial assessment may consider some things as not essential. Check with your Personal Advisor

Driving

If you and the Next Step team agree you need to drive perhaps to get to work or College, they might:

- get help with the cost of getting your driving licence
- get some money towards some of your driving lessons
- help towards the cost of car insurance

Citizens Advice

Another source of support is Carmarthenshire Citizens Advice who offer:

- Debt advice
- Energy efficiency
- Support with your benefits
- Support with employment issues

They have offices in

- Ammanford (01269 592267)
- Llanelli (01554 759626)
- Carmarthen (01267 234488)

Opening times:

- Monday-Thursday 9am-4pm
- Friday 9am-2pm

**GRANTS
AVAILABLE**



Sometimes there are things you need now but can't afford. If this is the case, there may be some money you can apply for.....

St Davids Day Fund

- This is money available to help you live independent and successful lives.
- When it was set up, suggestions for its use included: driving lessons, interview clothes, equipment for work/college etc.
- The local Council decides how the money is spent



If you apply to the St Davids Day Fund make sure you say how it will help you and your wellbeing

Discretionary Assistance Fund

- Again this is a fund through the Council
- You may be able to apply to Emergency Assistance Fund
- This as it suggests is for an emergency, so if you have lost your money or are waiting for money to come in but need something now

<https://gov.wales/discretionary-assistance-fund-daf-application-form>

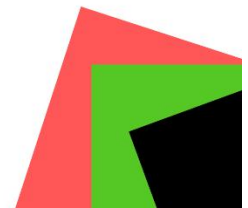


HELP!!

For help or advice about applying for these speak with your Personal Advisor.

Capstone Care Leavers Trust

- Provide grants for essential items such as a washing machine or sofa
- The trust covers England and Wales so money is limited
- You have to show you have applied to other places before applying here



Your Health

For more information about what support you are entitled to around your health see Children in Wales' guide on health assessments and plans.

<http://www.childreninwales.org.uk/resources/looked-after-children/>

FREE THINGS



FREE things? We all love them, if only more things in life were free! Here are a couple of examples relating to your health....

Dental Treatment

If any of the below applies to you, dental treatment will be free:

- 18 years old and in full time education
- If you are pregnant or have had a baby within the last 12 months



Did you know?

If you work and have to use a computer a lot of the time while in work, you are entitled to a free eye test from whoever employs you.

They also have to pay for glasses you need to use when working on the computer

<https://www.hse.gov.uk/msd/dse/eye-tests.htm>

Eye Test

You can get a free eye test if:

- you are aged 16,17 or 18 and in full time education
- On universal credit

Speak to your nurse; doctor or PA about applying for free treatment

Wellbeing

- It is important you look after your own mental health and wellbeing
- For free tips and resources go to:
 - <https://platform.org/project/young-people/>
 - <https://youngminds.org.uk/>