

## Suggestions for help if money is tight

The cost of living is rising and money may be tight. There is information below on ways to find support if you are struggling financially.

The information includes:-

1. Ensuring you are receiving the correct **benefits**, even if you are working
2. Help if you can't afford **food**
3. Support with **utility bills**
4. Support with **childcare fees** (including Let's Play)
5. Lowering the cost of **leisure / sports** activities
6. Grants for **essentials and specialist equipment**

For a cover all guide to support with the cost of living see the Money Saving Expert website, [https://www.moneysavingexpert.com/budgeting-debt-help/?ga=2.261203727.300548219.1651751708-249685556.1649233351&gl=1\\*kobk15\\*ga\\*MjQ5Njg1NTU2LjE2NDkyMzMzNTE.\\*ga\\_X74CWQS9F0\\*MTY1MTc1MTcwOC4zLjEuMTY1MTc1MTg4Mi4w](https://www.moneysavingexpert.com/budgeting-debt-help/?ga=2.261203727.300548219.1651751708-249685556.1649233351&gl=1*kobk15*ga*MjQ5Njg1NTU2LjE2NDkyMzMzNTE.*ga_X74CWQS9F0*MTY1MTc1MTcwOC4zLjEuMTY1MTc1MTg4Mi4w)

### 1. Ensuring you are receiving the correct **benefits**, even if you are working

**Disability Living Allowance (DLA)** - Your child may be entitled to DLA for support with their care and / or if they have limited mobility. You can telephone for an application form on 0800 121 4600 or download a form on the [gov.uk](http://gov.uk) website.

**If your child is entitled to DLA** you may be entitled to higher payments of other benefits such as Child Tax Credit / Housing Benefit / Universal Credit and may be exempt from the benefits cap. Contact whoever pays your benefits, tell them you're getting DLA for your child and ask them what other help this entitles you to.

As the carer of a disabled child you may be entitled to **Carers Allowance**. Entitlement is based on income, whether the child gets DLA and the number of hours you care for. Go to the [gov.uk](http://gov.uk) website for more information.

**Pupil Premium** - If you are on a low income your child may be entitled to **pupil premium**. This entitles them to a **free school meal** (if they wish to take it) and currently **supermarket vouchers** in place of their school meal during the holidays. Eligibility for pupil premium also opens the door to other funding for your child.

To find out if your child is entitled contact the school office with your date of birth and National Insurance number and they can check on your behalf.

**Citizens Advice Bureau** can offer help with what support you are entitled to and offer advice about budgeting. See <https://www.citizensadvice.org.uk/>

Local advice in Banbury is available via email at [advice@cano.org.uk](mailto:advice@cano.org.uk)  
Or telephone on 0300 3309 037 / 01295 221448

Face to face support is also available at the Sunshine Children's Centre, Edmunds Road, Banbury on Mondays and Wednesdays from 10 until 12

**Turn2Us** have a benefits calculator to help you to work out which benefits you are entitled to claim. You may be entitled to benefits even if you are currently working.

Go to <https://benefits-calculator.turn2us.org.uk/>

**Money Saving Expert Website** includes a 10 minute benefits check

Go to [https://www.moneysavingexpert.com/budgeting-debt-help/?\\_ga=2.261203727.300548219.1651751708-249685556.1649233351&\\_gl=1\\*1kobk15\\*\\_ga\\*MjQ5Njg1NTU2LjE2NDkyMzMzNTE.\\*\\_ga\\_X74CWQS9F0\\*MTY1MTc1MTcwOC4zLjEuMTY1MTc1MTg4Mi4w](https://www.moneysavingexpert.com/budgeting-debt-help/?_ga=2.261203727.300548219.1651751708-249685556.1649233351&_gl=1*1kobk15*_ga*MjQ5Njg1NTU2LjE2NDkyMzMzNTE.*_ga_X74CWQS9F0*MTY1MTc1MTcwOC4zLjEuMTY1MTc1MTg4Mi4w)

## 2. Help if you can't afford food

Banbury's first **community fridge** is located at the **Merton Street Mosque** OX16 4RX. **Open daily 24 hours** to the whole community.

**Banbury Food Bank** is at:-

**The People's Church**, Horsefair OX16 0AH on **Tuesdays**

Hardwick Centre, **St Josephs Church**, Edmunds Road OX16 0PP on **Wednesdays**

**St Francis Church** Highlands OX16 0AH on **Thursdays** OX16 0AH

You need a voucher to get support. Contact your social worker, the citizens advice bureau or school (Natalie Dayer or the school office) for support.

## 3. Support with utility bills

**Gas and Electricity Bills** - Money saving expert has a guide to help if you are struggling with energy bills. Go to

<https://www.moneysavingexpert.com/utilities/how-to-get-help-if-you-re-struggling-with-your-energy-bills/>

If you are struggling to pay, contact your supplier as soon as possible - rules from Ofgem mean that they have to help you manage the debt and may be able to help you access hardship funds.

Some utility companies also offer grants to help if you have large arrears on your gas, electricity or water bills. You'll usually need to be a customer of the company.

**Thames Water - WaterHelp** may offer a discount to customers who are on low incomes (below £16,480 per year).

**Thames Water - WaterSure** is for families on a water meter but finding it hard to save water because due to a large family or water-dependent medical condition. For this year (2022/23) bills would be capped at £423.

For more information and an application form go to <https://www.thameswater.co.uk/help/account-and-billing/financial-support/waterhelp>

#### 4. Support with **childcare fees** (including Let's Play)

You may get help with childcare costs if your child is under 16 (or under 17 and disabled). For information go to

<https://www.gov.uk/help-with-childcare-costs>

You can check what you could be entitled to at

<https://www.gov.uk/childcare-calculator?step-by-step-nav=f237ec8e-e82c-4ffa-8fba-2a88a739783b>

Let's Play is an approved Child Care provider for this support. For example, you may be entitled to Tax-Free Childcare. You can get up to £500 every 3 months (up to £2,000 a year) for each of your children to help with the costs of childcare. This goes up to £1,000 every 3 months for disabled children (up to £4,000 a year).

Children entitled to free school meals can have help with activity fees (including Let's Play) via the **Inclusion Support Scheme**. Contact Natalie Dayer who can apply on your child's behalf.

Your child may be able to get 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 you think you may be eligible please contact the school office. Your child does not have to take the meal, but eligibility to this benefit entitles them to other support that may be helpful.

#### 5. Lowering the cost of **leisure / sports** activities

**Cherwell Link Card** - Residents living in the Cherwell district that are in receipt of an eligible benefit (which includes DLA and PIP), or would benefit from using leisure facilities following a recommendation from a medical professional, could be entitled to a Cherwell Link Card which provides a 50% discount on some recreational activities. Go to

<https://www.cherwell.gov.uk/cherwell-link-card>

**FAST Card** - <https://www.cherwell.gov.uk/info/3/leisure-and-culture/743/fast>

The FAST programme is available to families in the following areas - Neithrop, Ruscote, Hardwick and Grimsbury. The programme offers a range of **free** and significantly reduced physical activity opportunities for families. The only requirement is that you agree to complete a survey after three and nine months of using the card. The programme includes

- **Free** locally-based activity sessions in parks and community centres will run at various times during the year.
- Heavily subsidised physical activity opportunities at local leisure centres, sport clubs, organisations, shops and much more.
- Resource packs and equipment to help families continue their favourite activities in their own time. Go to

<https://www.cherwell.gov.uk/info/3/leisure-and-culture/743/fast>

**Max Card** - The Max Card is a discount card for families of children with additional needs. Families can use their Max Card at venues across the UK to get free or discounted admission.

Local benefits include 20% discount on entry to **Fairytale Farm**, £1.75 per game per person at **MFA Bowl Banbury** for a group of up to 6 people and free entry to **Stratford Butterfly farm**. Further afield you get up to 52% off **Merlin Entertainments** attractions which include Legoland and Alton Towers.

For more information on where you can use the card go to

<https://mymaxcard.co.uk/>

**Apply for a free Max Card at -**

<https://www.oxfordshire.gov.uk/sites/default/files/file/special-educational-needs/maxcardregistrationpostform.pdf>

**CEA (Cinema) Card** - The CEA Card is a national card scheme developed for UK cinemas by the UK Cinema Association (UKCA).

The Card enables a disabled cinema guest to receive a complimentary ticket for someone to go with them when they visit a participating cinema. Go to

<https://www.ceacard.co.uk/apply>

## **6. Grants for essentials and specialist equipment**

**The Family Fund** - The fund supports disabled or seriously ill children aged 0-17. Grants include washing machines, sensory toys, family breaks, bedding, tablets, furniture, outdoor play equipment, clothing, computers and many more things too. You can contact them to request items that you think will help meet your child's additional needs.

To apply you need to also have evidence of entitlement to any one of the following:

- Universal Credit
- Child Tax Credit
- Working Tax Credit
- Income-based Jobseeker's Allowance
- Income Related Employment Support Allowance
- Income Support
- Housing Benefit
- Pension Credit.

Go to

<https://www.familyfund.org.uk/grants-england>

Families in England can apply again 15 months from the date The Family Fund received your last application.

**Newlife Charity** - call the Newlife Nurse Helpline on 0800 902 0095 (Mon - Fri 10am until 3pm) before applying for any services. You will speak with a registered Nurse who can provide information on local and national health and social care services, benefits and rights, where to turn and how to access support, as well as details on specific conditions.

Newlife also offer

- Emergency Equipment Loans to children who are in very urgent need. This emergency service is for those who just cannot wait for equipment either because the child is at significant risk of injury, has a shortened life expectancy or is terminally ill. We aim to deliver urgently needed specialist equipment within 72 hours to children whose safety and health is at risk without it.
- Play Therapy Pods are pods of specialist toys that are suitable from birth up to the child/young person's 19th birthday that are provided on a free 12-week loan.

Newlife also provides grant funding for essential community equipment, such as beds, buggies, wheelchairs, seating systems, and much more. Go to

<https://newlifecharity.co.uk/>

**The Family Holiday Charity** - provides grants for struggling families in the UK who have a child or children under the age of 18 for a short trip, group trip or a day out. Applications must be made on a family's behalf by a professional such as a health visitor or a social worker. Families must be on a low income and not had a holiday in four years.

A professional can apply on your behalf on the [Family Holiday Association's website](#). Please note that the entire process from the moment an application is submitted to a family returning from holiday usually takes between two and six months, depending what time of year the application is made, and how far in advance a break is booked.

Email: [hello@familyholidaycharity.org.uk](mailto:hello@familyholidaycharity.org.uk)

Web: <https://familyholidaycharity.org.uk/holidays/advice-families>

**The Newman Trust** - a voluntary organisation which provides summer holidays for children with special needs aged between 5 and 16 years old. Holidays for children in Oxfordshire are currently held in Bloxham.

You can apply for your own child, or a professional can support you. Go to

<https://www.newmantrust.org/contact/refer-a-child>