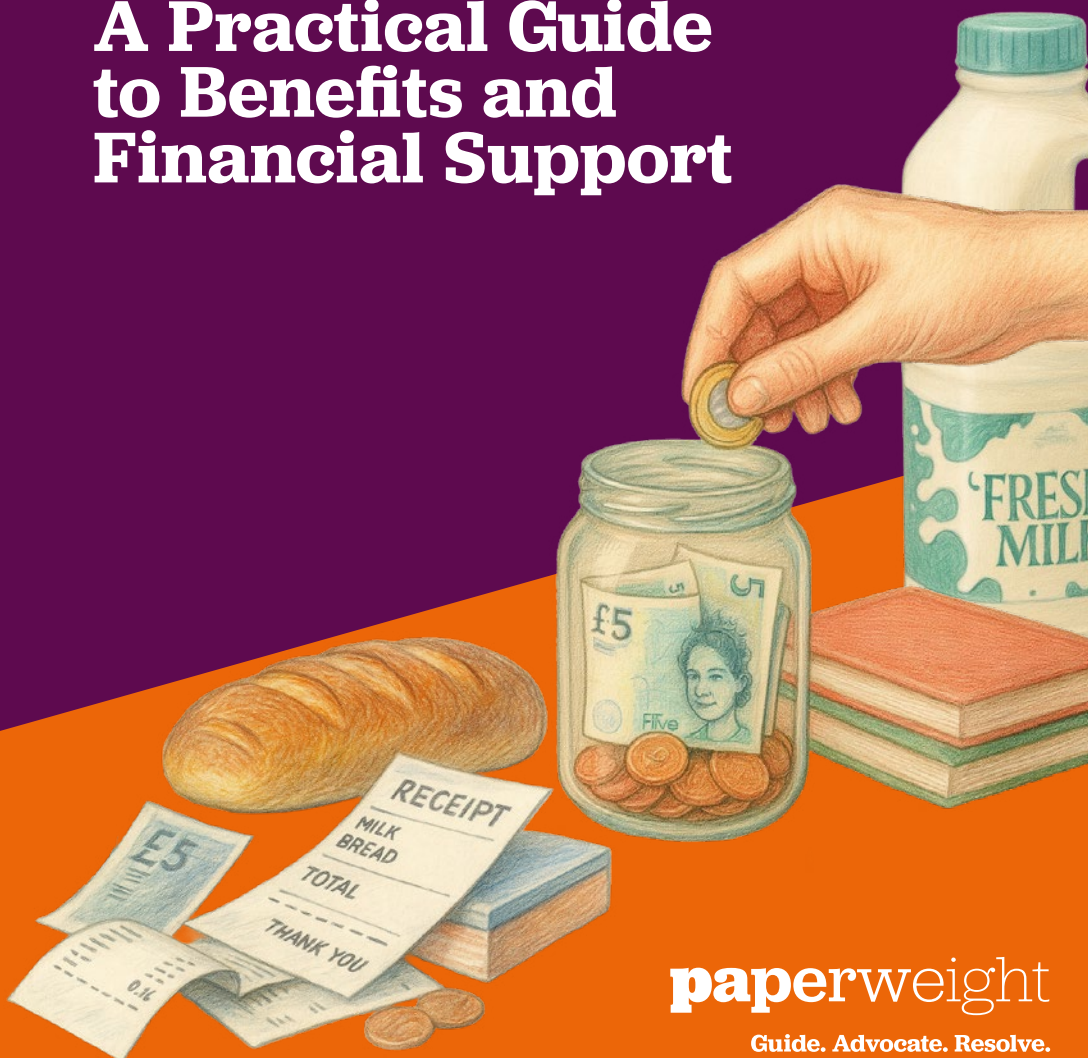


The Paperweight Trust

Supporting Families:

A Practical Guide to Benefits and Financial Support

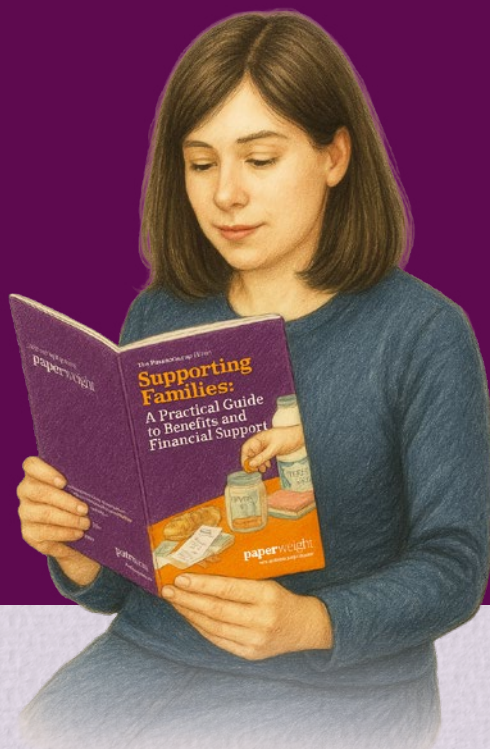


paperweight

Guide. Advocate. Resolve.

This guide has been created by The Paperweight Trust to help parents of school-aged children understand what financial help is available, how to access it, and where to turn for support.

Whether you are new to the benefits system or just need a reminder of what is available, this booklet is designed to make things simple. Inside, you will find practical information, real-life examples, and trusted guidance - offered with care and sensitivity to the needs of the Jewish community.



Section A: **What Benefits Might You Be Entitled To?**

Universal Credit

Universal Credit is a monthly means-tested payment to help with your living costs. You may be eligible if you are on a low income, out of work, or unable to work due to illness or caring responsibilities, and have less than £16,000 in capital. It replaces several older benefits, including income-related Jobseeker's Allowance, income-related Employment and Support Allowance, Income Support, Child and Working Tax Credits, and Housing Benefit (in most cases).

You apply online, and your entitlement may include rent support. You can currently receive additional Universal Credit for up to 2 children, though these amounts can vary depending on their ages and whether they receive a disability benefit. If you are working, you can still claim, though the amount may reduce depending on your earnings.

Entitlement to Universal Credit could mean you are entitled to free prescriptions and help with your utility bills, but this will depend on each household's individual circumstances.

Child Benefit

Child Benefit is paid to anyone responsible for a child under 16 (or under 20 if still in approved education or training). It's a fixed amount for the eldest child, and a lower amount for additional children. It is not means-tested, but if you or your partner earn over £60,000, you may have to repay some or all of it through a tax charge.

Housing Benefit / Council Tax Support

If you are on a low income or claiming benefits, you may qualify for help with your rent (if not covered by Universal Credit) or a reduction in your Council Tax. Applications go through your local council, and support varies depending on your household income, savings, and who lives with you.

Free School Meals & Uniform Grants

Children from low-income families may qualify for free school meals. Some councils also offer help with the cost of school uniforms. Always ask your school or local authority what's available.



Healthy Start Scheme

If you are pregnant or have children under 4 and are receiving certain income-based benefits, or have a low household income, you may be able to get help to buy healthy food and milk as part of the Healthy Start scheme.

You could get:

- £8.50 each week for children from birth to 1 year old
- £4.25 each week for children between 1 and 4 years old

You could also get free vitamin supplements.

You can apply by either: emailing healthy.start@nhsbsa.nhs.uk or calling **0300 330 7010**

This is a means-tested benefit.

Maternity & Paternity Benefits

These include Statutory Maternity Pay (SMT) if you have been employed for a certain period, Maternity Allowance for those self-employed or recently out of work, and Statutory Paternity Pay. There may also be Sure Start Maternity Grants available for first-time parents on certain benefits.

Jewish Charitable Trusts and Local Schemes

Many communities offer confidential financial help through Chesed organisations, Gemach (interest-free loan) schemes, and emergency grants. These are often accessed via schools, synagogues, or welfare representatives, and are designed to uphold dignity while providing practical support.



Section B: Understanding Disability Benefits (DLA and PIP)

DLA (Disability Living Allowance) – for children under 16

DLA is not means-tested and is based on how much extra care or supervision your child needs compared to others their age. It has two components:

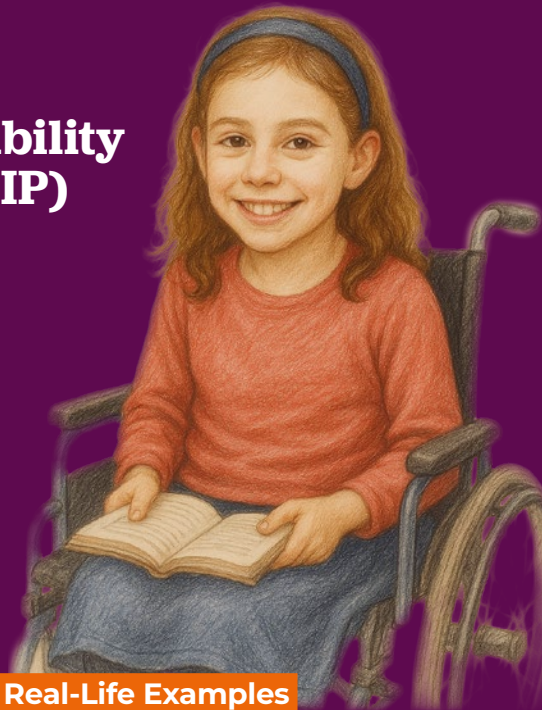
Care: Low, Middle, or High, based on how much support your child needs during the day or night.

Mobility: Lower or Higher rate, depending on your child's ability to walk or move around safely.

DLA is often awarded to children with physical, learning, emotional or behavioural conditions—even if not formally diagnosed.

PIP (Personal Independence Payment) – for people 16 and over

PIP is made up of two parts: Daily Living and Mobility. You are assessed on how much help you need doing everyday tasks such as cooking, bathing, managing medication, or travelling. A points-based system is used. Supporting evidence makes an enormous difference – for example, a letter from your GP, SENCO, support worker, or therapist.



Real-Life Examples

Children and adults with autism, ADHD, anxiety disorders, epilepsy, mobility impairments, or medical conditions may qualify. One family shared that PIP enabled their teenage son to travel to school safely and gave them access to Carer's Allowance.

Why It Matters

Receiving DLA or PIP may also unlock other entitlements, such as:

- Carer's Allowance for someone supporting the individual
- Higher Universal Credit payments.
- Disabled Facilities Grants (e.g. for home adaptations).

Section C:

Budgeting Help and Everyday Support

Budgeting Worksheet Template

Use a simple monthly budget sheet to track income (wages, benefits, maintenance) and essential outgoings (rent, utilities, food, childcare). Paperweight can provide you with a template.

Managing Fluctuating Income

If you work freelance or your hours change, base your planning on your lowest expected income. Try to save any extra in a buffer account for months where income is lower.

Prioritising Essentials

Cover basics first: rent, energy, food, travel to work/school. In Jewish households, budgeting for Shabbat and Yom Tov is important too. Many communal groups offer support for this—don't hesitate to ask.

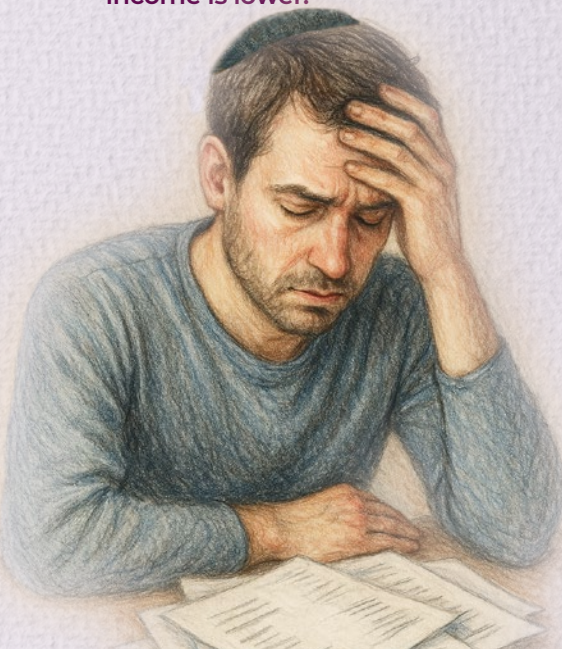
Debt Advice

If you're struggling with debt, don't suffer in silence. **Paperweight is the only Jewish charity with FCA (Financial Conduct Authority) accreditation**, and we can help with the majority of debt-related needs – including negotiating with creditors, creating repayment plans, and offering personalised guidance. (Free help is also available from StepChange, National Debtline and Citizens Advice.)

Additional Support

Ask your school or synagogue if they run:

- Pre-loved uniform sales
- Food support or vouchers
- Quiet financial help from the community



Section D: How Paperweight Can Help

We are here to help reduce the feeling of being overwhelmed and stand by your side. We offer:

- A welfare and benefits assessment to determine eligibility.
- Expert help completing benefit applications (DLA, PIP, Universal Credit, etc.)
- Help challenging decisions (Mandatory Reconsiderations, Appeals, Tribunal support)
- Guidance with budgeting and dealing with council or school issues.
- Referrals to appropriate Jewish charities and support schemes
- Respectful, confidential, and non-judgemental support

You don't have to face these challenges alone.

Reaching Families: Presentations and Outreach

Workshops and Talks

We regularly run sessions in schools and synagogues. These include:

- Understanding what help is available.
- Explaining benefits simply
- Real stories from local families
- A chance to ask questions in a safe space.

Drop-in Clinics

Held in collaboration with schools or shuls. Paperweight staff and trained volunteers are available for private, confidential conversations.

Newsletter Tips

We can provide short, helpful reminders and insights for school newsletters, helping families stay informed throughout the year.

Disclaimer:

This guide is for general information purposes only and is not intended to be comprehensive or to constitute legal, financial or professional advice. Benefits are regularly subject to change and entitlements will vary depending on individual circumstances. This guide should not be relied upon as confirmation of eligibility for any benefit, for which professional advice should be sought.

To learn more or request a session, please contact us:
Call **0330 174 4300**; email **info@paperweight.org.uk**
or visit **paperweight.org.uk**

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