

Cost of Living Financial Support

October 2023

Universal Credit Contingency Fund

This fund can help with the cost of living (for example, buying food, toiletries, cleaning materials or to top up your fuel meter) if you are in financial difficulty while waiting for your first full Universal Credit award to be paid. The fund is a grant scheme and you will not have to repay the money.

[MORE INFORMATION](#)

Cost of Living Support Payments

The Cost of Living scheme was created to help those who are on income related benefits, who are disabled claimants and pensioners. If you are eligible, you will automatically receive the support payments in the same way you would receive your benefits or tax credits.

[MORE INFORMATION](#)

Sure Start Maternity Grant

If you are receiving certain benefits or tax credits, you could be eligible for this grant of £500 to help with the cost of maternity expenses and baby items. You may also be entitled to this grant if you have refugee or humanitarian protection if you left Ukraine or Afghanistan.

[MORE INFORMATION](#)

Discretionary Support Self-Isolation Grant

This grant is to help with the cost of living, if you or your immediate family has Covid-19 or are self-isolating in line with the latest guidance.

[MORE INFORMATION](#)

Adviser Discretion Fund

If you are unemployed and facing financial barriers to starting or returning to work, or if you're employed or self-employed and facing similar difficulties, your local Job and Benefits office may be able to help you with a grant of up to £1,500 - this can also be used to help with childcare costs).

[MORE INFORMATION](#)

Discretionary Support

If you are in an extreme or exceptional situation, or you are in crisis, you can apply for this grant to receive help with short-term living expenses or household items. Depending on your circumstances, you could be offered an interest-free loan or a non-repayable grant. Unfortunately, due to recent budget cuts and decisions, this support is now more limited in its application.

[MORE INFORMATION](#)

Social Fund Budgeting Loan

You can get help from this scheme if you need support for essential household items, and have been continuously receiving or, one or more qualifying benefits for the past 26 weeks.

You can borrow between £100 - £1,500 and the amount will depend on your circumstances, ability to repay the loan, and your savings. You can use this interest-free loan to help with the costs of home furniture or essential household equipment, clothing, footwear, or home improvements.

[MORE INFORMATION](#)

Short-Term Benefit Advance

You may be able to receive an advance benefit payment to help over the short-term while you wait for your first benefit award for a qualifying benefit. However, it is a loan and you will normally have to repay the advance within 12 weeks.

[MORE INFORMATION](#)

Discretionary Waiver

A discretionary waiver is a mechanism, whereby in exceptional circumstances, DFC can exercise its discretion to 'waive' recovery of all or part of an overpaid benefit.

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