

# FAMILY FINANCE 2011-2012

Where to go for help in Hackney.



# SOME FAMILIES IN HACKNEY ARE CLAIMING TAX CREDITS

See what they get up to April 2012:



**Olabisi** is a single parent and has a daughter aged 2. Olabisi earns £16,000 per year as a full time admin assistant. Her childcare costs are £175 a week.

**She gets about £195 per week in tax credits\***



**Levent** is a chef who lives with his partner Derya, a shop assistant and their family income is £23,000 per year. They have two children aged 2 and 4 and pay £300 per week nursery costs.

**They receive £275 per week in tax credits\***



**Mohammed** has five children aged 2, 4, 5, 8 and 11. Mohammed is a mini cab driver earning £19,000 per year and his wife Fatima is a full time mother who stays at home.

**They get £245 per week in tax credits\***

\*Please be aware that any tax credits you receive, could affect other benefits including your Housing and Council Tax Benefit. However you will be better off by claiming Tax Credits.

## INTRODUCTION

This guide explains different types of financial help available for your family, nationally and locally, to support regular household expenses. For more information, contact individual services.

Please note that international students and asylum seekers, who do not have "recourse to public funds", will not be able to get help from most schemes in this booklet.

The information in this booklet is accurate to the best of our knowledge at the time of print. Some of the information may change over time, do check directly with the listed services for the most up-to-date information.

To find out what childcare and family support services are available in Hackney, contact the Hackney Family Information Service on **020 8820 7590** (Monday to Friday, 9am-5pm) or visit [www.learningtrust.co.uk/fis](http://www.learningtrust.co.uk/fis).

### Hackney Family Information Service

The Learning Trust  
Hackney Technology & Learning Centre  
1 Reading Lane, London E8 1GQ

**Monday to Friday, 9am-5pm**

**WHERE TO GO FOR HELP IN HACKNEY**

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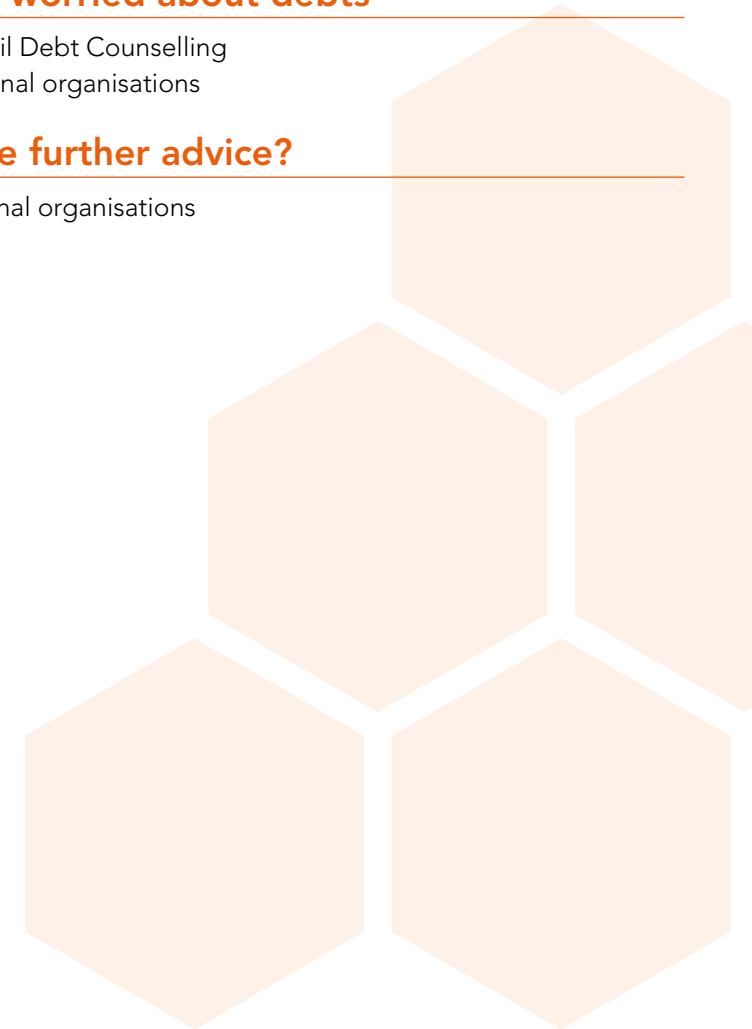
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## MOST PARENTS

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### Child Tax Credit

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Child Tax Credit is a monthly amount of money from the government to help support your family. Most families earning less than around £41,300 (from April 2011) can get this monthly support. You may get more if you have a large family, or a child with a disability, so make sure you claim it.

To find out how much you could get, call **0845 300 3900** or use the tax credit calculator on [www.hmrc.gov.uk/taxcredits/entitlement.htm](http://www.hmrc.gov.uk/taxcredits/entitlement.htm).

#### Who can apply?

Many families with children under 16 years old (or up to age 20 if they are in full-time non-advanced education).

#### How can you apply?

You will need to provide information about your family and your income to the tax credit office. They will tell you how much tax credits you can get.

**Tax credit helpline: 0845 300 3900**

(Monday – Friday, 8am – 8pm, Saturday 8am – 4pm)

## Child Benefit

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Child Benefit is a tax-free payment that you can claim for your child. You could get £20.30 a week for your eldest (or only) children, and £13.40 for each of your other children. The payment usually comes monthly, but it could be paid weekly if you are single parent, or on benefit.

Child Benefit can be claimed by anyone who qualifies, whatever their income or savings.

#### Who can apply?

Families with children under 16 years old (or up to age 20 if they are in full-time non-advanced education). If you do not live with your children, you need to be responsible for paying their upkeep in order to be qualified.

#### How can you apply?

To get a Child Benefit application form, you can:

- Find it the “Bounty Pack” that’s given to new mothers in hospital, fill in and send it back to Child benefit Office
- Call Child Benefit Helpline

**Child Benefit helpline: 08453 021 444** or Textphone **08453 021 474**

(Monday – Friday, 8am – 8pm, Saturday 8am – 4pm)

## PARENTS WHO ARE PREGNANT OR WITH TODDLERS

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### Statutory Maternity Pay

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To help you to take time off work before and after your baby is born, you may be able to get Statutory Maternity Pay (SMP).

SMP is a weekly payment from your employer; for the first six weeks, you could get 90% of your average gross weekly earning with no upper limit. For the remaining 33 weeks, you receive either the standard rate of £128.73, or 90% of your gross weekly earning if it's lower.

#### Who can apply?

To be eligible for SMP, you must have been:

- employed by the same employer continuously for at least 26 weeks into the 15th week before the week your baby is due (the qualifying week)
- earning on average an amount which at least equals the lower earnings limit which applies on the Saturday at the end of your qualifying week

#### How can you apply?

To make a claim, you need to tell your employer when you want your SMP to start, and provide medical evidence for the date of your baby is due. For more information, go to [www.direct.gov.uk](http://www.direct.gov.uk) and look at the "Statutory Maternity Pay – how to claim" section.

### Maternity Allowance

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If you are pregnant or have a new baby, but do not qualify for Statutory Maternity Pay (SMP) from any employer, you may be able to claim Maternity Allowance (MA) through Jobcentre Plus.

#### Who can apply?

You might be eligible for MA:

- you are employed, but not eligible for Statutory Maternity Pay (SMP)
- you are registered self-employed and paying Class 2 National Insurance contributions (NICs), or hold a Small Earnings Exception certificate
- you have very recently been employed or self-employed

Or:

- you've been employed and/or self-employed for at least 26 weeks in your 'test period' (66 weeks up to and including the week before the week your baby is due) - part weeks count as full weeks
- you earned £30 a week averaged over any 13 weeks in your test period

Earnings from your employment and earnings you are treated as having if you are self-employed are used to work out your MA.

#### How can you apply?

You can claim MA as soon as you have been pregnant for 26 weeks. To get a claim form:

Call Jobcentre Plus on **0800 055 6688** (Monday – Friday, 8am to 6pm)

Download a claim form from the DWP website ([www.dwp.gov.uk](http://www.dwp.gov.uk))

You will also need to give medical evidence of the date when your baby is due. You will also need to provide proof of your earnings.

For more information, contact your local Job Centre Plus office (Mare Street: **020 8218 8166**; Hoxton & Dalston: **0845 604 3719** and ask for your local branch).

### Sure Start Maternity Grant (The Social Fund)

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If you are on a low income and on certain benefits or tax credits, you could get a Sure Start Maternity Grant. It is a one-off payment to help towards the cost of maternity and baby items. The grant is £500, tax free and you don't have to repay it.

### Who can apply?

You can get a Sure Start Maternity Grant if you or your partner, receive benefit (e.g. Income Support, Jobseeker's Allowance), Pension Credit, Child Tax Credit at a higher rate or Working Tax Credit disability element. If you are not the child's mother, but have become responsible for the child, you may be able to get it too.

Please note that you can only apply for the grant if you DO NOT have any other children aged 16 or below.

### How can you apply?

To claim the Sure Start Maternity Grant, contact your local Jobcentre Plus, or download the application pack from typing Sure Start Maternity Grant in [www.direct.gov.uk](http://www.direct.gov.uk).

## Healthy Start Scheme

To give children the best start in life, the Healthy Start Scheme gives you free vouchers (£3.10 each) every week, which you can use to buy milk, plain fruit and vegetable and infant formula milk. You can also get free vitamins through this scheme.

### Who can apply?

You may be qualify if you are pregnant for 10 weeks or more, or have at least one child aged up to 4. You also need to be receiving one of the following:

- Income Support
- Jobseeker's Allowance
- Employment and Support Allowance
- Child Tax Credit with an annual family income up to £16,190 (2011/12)

You might also get it if you are under 18 and are pregnant.

### How can you apply?

You will need to complete an application form and get your midwife, health visitor or registered doctor or nurse to sign it. To get an application form, call **0845 607 6823**, apply online on the Healthy Start website: [www.healthystart.nhs.uk/](http://www.healthystart.nhs.uk/).

## WORKING PARENTS

### Working Tax Credit

Working Tax Credit supports working people (employed or self-employed) on low incomes by topping up earnings. If you have a child, you need to work (as employee or self-employed) for at least 16 hours a week to be eligible for Working Tax Credit. The actual amount you get depends on your household situation.

There are different elements under Working Tax Credit, e.g. for people who are aged 50 or above (the 50-plus element might be abolished from April 2012), who work 30 hours or more, who use childcare, or who has disability. Each has different eligibility criteria, so do check it out with the Tax Credit Office advisors, or use the tax credit calculator on

[www.hmrc.gov.uk/taxcredits/entitlement.htm](http://www.hmrc.gov.uk/taxcredits/entitlement.htm).

### Who can apply?

Working people with children under 16 years old (or up to age 20 if they are in full-time non-advanced education) who work at least 16 hours a week (Criteria for families without children are different).

### How can you apply?

You will need to provide information about your family and your income to the tax credit office. They will tell you how much child tax credit or working tax credit you can get.

**Tax credit helpline: 0845 300 3900**

(Monday – Friday, 8am – 8pm, Saturday 8am – 4pm)

## FAMILIES WITH CHILDREN WITH SPECIAL NEEDS

### Child Tax Credit and Working Tax Credit

Please see pages 6 and 11 for more details.

### Disability Living Allowance

Disability Living Allowance (DLA) is a tax-free benefit for disabled children and adults to help with extra costs you may have because of disability. Whether you could get DLA and how much you get is based on your current needs and circumstance. DLA has two components:

- Care component - if you need help looking after yourself or supervision to keep safe.
- Mobility component - if you can't walk or need help getting around.

Some people will be entitled to get just one component; others may get both. The components are paid at different rates, depending on how your disability affects you.

If you start to get DLA, it might increase the amount of other benefits you are entitled to, e.g. Income Support, Jobseeker's Allowance, Housing Benefit, Child Tax Credit, etc.

#### Who can apply?

You might be eligible for DLA, if you:

- you have a physical or mental disability, or both;
- your disability is severe and you need help caring for yourself or you have walking difficulties, or both;
- are under 65 when you claim.

If you are claiming for your disabled child, your child must need a lot more help or supervision than other children of the same age.

**FIND OUT MORE ABOUT  
TAX CREDITS FOR 2011/12  
AND CLAIM NOW**

**CALL THE  
TAX CREDIT HELPLINE  
ON 0845 300 3900**

**MONDAY TO FRIDAY, 8AM-8PM  
SATURDAY, 8AM-4PM**

**WHERE TO GO FOR HELP IN HACKNEY**

### How can you apply?

You can claim online or get a claim pack by:

- phoning the Benefit Enquiry Line;
- downloading the claim form from Directgov website ([www.direct.gov.uk](http://www.direct.gov.uk));

**Benefit Enquiry line** (Confidential freephone): **0800 882 200**

or textphone **0800 243 355**

(Monday – Friday, 8.30am – 6.30pm, Saturday 9am – 1pm)

## Carer's Allowance

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Carer's Allowance is a benefit to help people who look after someone who is disabled. You don't have to be related to, or live with, the person you care for.

Please note that getting Carer's Allowance can affect some other benefits for you or the person you care for receive.

### Who can apply?

You may be able to get Carer's Allowance if you:

- are aged 16 or over;
- spend at least 35 hours a week caring for a person.

And the person you care for should be getting one of the following benefits:

- Attendance Allowance.
- Disability Living Allowance (at the middle or highest rate for personal care).
- Constant Attendance Allowance at or above the normal maximum rate with an Industrial Injuries Disablement Benefit.
- Constant Attendance Allowance at the basic (full day) rate with a War Disablement Pension.

### How can you apply?

You can apply the Carer's Allowance by:

- Claiming online using Carer's Allowance e-service:  
<http://www.dwp.gov.uk/carersallowance>
- Contacting the Carer's Allowance Unit: **0845 608 4321**  
(Monday – Thursday, 8.30am – 5.00pm, Friday 8.30am – 4.30pm).
- Contacting the Benefit Enquiry Line for a claim form and advice on how to fill it in: **0800 88 2200** (Monday – Friday, 8.30am – 6.30pm).
- Getting a claim form from local Jobcentre Plus office or pension centre.

## Short Breaks 2011/2012

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The Short Breaks core offer support disabled children's families by giving support for disabled children and young people to attend free fun social activities until the end of March 2012. It provides your child:

- 15 days school holiday provision from June 2011 (10 days to use at your chosen provider during the Summer)
- 1 Saturday session every month or 1 after school session a week (4 a month)

Hackney currently has a wide range of providers that young people can access through Short Breaks, including group-based activities and 1:1 support workers in the home or out in the community.

### Who can apply?

Dads, mums or carers of disabled children aged under 18 in Hackney, and receiving Disability Living Allowance (If you are not they can accept a supporting statement from a professional).

### How can you apply?

You need to fill in the Short Breaks application form. For more information on signing up for Short Breaks, please contact the team at Hackney Ark on **020 7014 7109**.

## PARENTS WITH SCHOOL AGE CHILDREN

### Free School Meals

Free school meals support children from disadvantaged families to have a healthy, balanced diet by giving them lunches following national nutritional standards. You could save on average £10 per week or £390 per year. The Free School Meals are offered in:

- an academy;
- a community school;
- a foundation school;
- a voluntary aided school; or
- a voluntary controlled school.

#### Who can apply?

To be eligible for school meals, you need to receive one of the following:

- Income Support.
- Jobseeker's Allowance.
- Employment and Support Allowance.
- Child Tax Credit and your income is £16,190 or less.
- Working Tax Credit for four weeks after your employment finishes.
- Pension Credit.
- Support from the National Asylum Support Service (NASS).

#### How can you apply?

If your child attends a school in Hackney, you need to apply to the Learning Trust. Call the Pupil Benefit Team on **020 8820 7248 / 7402** for details.

### Clothing Grant

The Clothing Grant is available to pupils transfer from primary to secondary school at age 11. The grant is paid in vouchers (£100.00), which can only be exchanged for clothing suitable for school.

#### Who can apply?

To get the Clothing Grant, you need to be Hackney resident. Your child must go to:

- an academy;
- a community school;
- a foundation school;
- a voluntary aided school; or
- a voluntary controlled school.

#### And you need to receive one of the followings:

- Income Support.
- Jobseeker's Allowance.
- Employment and Support Allowance.
- Child Tax Credit and your income is £16,190 or less.
- Working Tax Credit for four weeks after your employment finishes.
- Pension Credit.
- Support from the National Asylum Support Service (NASS).\*

#### How can you apply?

You need to fill in the application form for the clothing grant, which you receive with the secondary school transfer letter. You need to apply before 30 June. Call the Pupil Benefit Team on **020 8820 7248 / 7402** if you need assistance.

## Free Transport

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All children under 18 years of age can travel on London buses for free.

### Who can apply?

All children aged under 18.

### How can you apply?

If your child is 10 or above, you should get an Oyster photocard for your child. Oyster photocards are available from London Post Offices or online. For more information, check out the Transport for London website [www.tfl.gov.uk](http://www.tfl.gov.uk).

**Note: The Learning Trust will still provide help with travel for children who live in Hackney who can only travel to a school by tube or train, and can meet certain conditions. Call Pupil Benefits team on 020 8820 7402 if you need advice.**

## TEENAGE PARENTS

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Teenage parents have similar entitlement as other parents, but the support mechanism and application process might be different. This section explains how you can get help.

### Child Benefit

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Please see page 7 for more details.

If you are under 16 and live at home with your parents, you would only be able to access Child Benefit after you give birth. Your parents would also be able to continue claiming Child Benefit for you.

Contact Child Benefit helpline on **08453 021 444** or Textphone **08453 021 474** (Monday – Friday, 8am – 8pm, Saturday 8am – 4pm)

### Child Tax Credit

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Please see page 6 for more details.

If you are under 16, you cannot claim Child Tax Credit. However, if you are living with your parents, they would be able to claim it for both you and your child.

Contact Tax credit helpline on **0845 300 3900** (Monday – Friday, 8am – 8pm, Saturday 8am – 4pm).

### Health Benefits

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As young person aged below 16, or 19 if you are in full-time education, are eligible for free medicines and dental treatment, eye tests and help with buying glasses.

### Healthy Start Scheme

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Please see page 10 for more details.

### Sure Start Maternity Grant

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If you are under 20 and gave birth to your first child, your family can claim the grant for you. Please see page 8 for more details.

## Housing Support

If you are under 16, you cannot apply for housing. You would need to stay at home. You can also contact Social Service at Hackney Council for support. Call **020 8356 5500** (Monday – Friday, 9am – 5pm) and speak to an information and advice worker at the Children & Young Peoples Access & Assessment Social Work Services.

If you are aged between 16 and 18, you could access housing through the 16+ Homeless Team and live in supported housing. Supported housing is usually available during pregnancy and until the child is a year one. Call the Citizens Advice Bureau (**0844 499 1195**, 236-238 Mare Street E8 1HE) or attend one of the housing advice sessions at your local children's centre.



## PARENTS WHO NEED JOB-SEEKING SUPPORT

### In Work Credit

In Work Credit is a fixed tax-free payment of £60 per week, payable for up to 52 weeks on top of your earnings. If you start working at least 16 hours per week, you might be able to get £3,000 over a year.

#### Who can apply?

Lone parents who have been on benefits for over a year and have recently started a job.

To claim In Work Credit you must:

- raise a dependent child under the age of 16 living in your household on your own;
- have started working at least 16 hours per week;
- expect that work to last 5 weeks or more;
- have been receiving a qualifying benefit for 52 weeks or more.

#### How can you apply?

You must claim In Work Credit within 5 weeks of starting work. Contact your local Job Centre Plus office (Mare Street: **020 8218 8166**; Hoxton & Dalston: **0845 604 3719** and ask for your local branch) to find out more.

### Next Step

If you are planning to get back to work, and need some advice on the way forward, Next Step can help you. The Next Step provides free, confidential and impartial information and advice to support you in making appropriate decisions on a full range of learning and work opportunities.

They also have bilingual advisors who can speak Farsi, French, Polish, Somali, Urdu, and other languages.

#### Who can use the service?

This is a free service for all adults in England.

#### How can you use the service?

Contact the Next Step advisor by **0800 100 900** (Everyday, 8am to 10pm) to speak to an advisor or request a face-to-face advisory service at the local Next Step office. You can also ask them to call you back, it is for free. For more information, visit the Next Step website <https://nextstep.direct.gov.uk/>.

### Work Programme

The Work Programme can help you prepare for, find and stay in work. If you are already working part-time, it could help you to increase your hours. The Work Programme is delivered by specialist organisations, who work on behalf of the Jobcentre Plus. The Work Programme may include you taking part in activities to help you find work like:

- work experience;
- training and further support.

The support you get will be tailored to your individual needs and circumstances. Your involvement in the Work Programme will last up to two years.

#### Who can apply?

Initially, people on Jobseeker's Allowance or Employment and Support Allowance might be required to participate in the Work Programme. However, you could also volunteer to take part in the Work Programme if you are receiving:

- Employment and Support Allowance (and you are in the "support group").
- Incapacity Benefit.
- Income Support.
- Pension Credit.

Not everyone who volunteers to join the Work Programme will be able to. Depending on your circumstances, Jobcentre Plus may offer you different help instead.

#### How can you apply?

Contact your local Jobcentre Plus for more information (Mare Street: **020 8218 8166**; Hoxton & Dalston: **0845 604 3719** and ask for your local branch). An advisor will explain to you:

- what to expect when you join the Work Programme;
- what will happen when you start.

## PARENTS WHO NEED HOUSING SUPPORT

### Housing Benefit and Council Tax Benefit

If you are on a low income, whether you are working or not, and need financial help to pay all or part of your rent, you may be able to get Housing Benefit. The actual amount you get depends on who else you live with, their ages, and your household income.

#### Who can apply?

You might be eligible for Housing Benefit, if you are on low income (You can be working, unemployed or retired) and you:

- are renting your home;
- must be liable for the rent or council tax;
- have less than £16,000 saving/shares/other capital (unless you are in receipt of Person Credit Guarantee Credit).

If you are on a homeowner (e.g. on a mortgage), you are not eligible for Housing Benefit. However, you might be eligible for Council Tax Benefit, if you are paying for Council Tax.

If you have savings over £6,000, it will also affect the way your claim of Housing and Council Tax Benefit is calculated.

#### How can you apply?

To claim Housing and Council Tax Benefit, you need to complete the Council's Housing Benefit claim form. Call Revenues & Benefits Service on **020 8356 3399** (Monday to Friday 9am - 5pm) for more information, or claim online [www.hackney.gov.uk](http://www.hackney.gov.uk)

If you are on benefit (Income Support, Jobseeker's Allowance, Pension Credit – Guarantee Credit, etc.), you may already have completed the Housing and Council Benefit forms.

**Note: If there is a change in any of your personal circumstances, e.g. you move to another address, the amount of your tax credits change, your income level changes or you stop receiving benefit. You need to let the Council know as soon as possible.**

## WIDOWED PARENTS

### Widowed Parent's Allowance

If you are a parent whose husband, wife or civil partner has died, and you have at least one child, you may be able to get Widowed Parent's Allowance (WPA). Depending on your circumstance, you might get up to £100.70 a week. There might be entitlement to additional pension as well.

#### Who can apply?

You might be eligible for WPA, if all the following apply to you:

- you are bringing up a child or young person under 19 (or under 20 in some cases) for whom you're getting Child Benefit;
- you are under State Pension age;
- your husband, wife or civil partner died;
- your husband, wife or civil partner paid National Insurance contributions (NICs).

#### You could also claim WPA if:

- you are expecting your late husband's baby or your late civil partner's baby (with whom you were pregnant from fertility treatment);
- your husband, wife or civil partner died as a result of their work - even if they did not pay NICs.

#### How can you apply?

You can order a Bereavement Benefits claim pack from Jobcentre Plus office (Mare Street: **020 8218 8166**; Hoxton & Dalston: **0845 604 3719** and ask for your local branch). The pack also has help notes on how to complete the claim form.

If your circumstance changes, you need to inform Jobcentre Plus as soon as possible.

**Note: If you are on certain benefits, you might also be able to get a one-off Funeral Payment. Please contact your local Jobcentre Plus for more information.**

## **PARENTS WHO ARE WORRIED ABOUT DEBTS**

### **Hackney Council Debt Counselling**

If you are in debt, or worried you would be in debt, you can contact the Debt Counselling team at Hackney Council. They provide free confidential debt counselling service, covering rent, mortgage arrears, credit card debts, bank loans, etc.

#### **The team can help by:**

- check you are getting all the benefits you may be entitled to;
- help you to identify the most important debts and take action accordingly; The law gives different creditors different ways of getting their money back;
- help plan your weekly and monthly budget;
- draw up a financial statement by looking at your income and outgoings;
- advise you on court procedures, help reply to court documents and represent at court appearances where appropriate.

#### **Who can use the service?**

All Hackney residents can use this advisory service.

#### **How can you apply?**

You need to fill in an online booking form:

[www.hackney.gov.uk/debt-counselling.htm](http://www.hackney.gov.uk/debt-counselling.htm). Call **020 8356 3000** if you need assistance or further information.

## **Help from national organisations**

Besides the advisory service at Hackney Council, you can also seek help from national organisations. Here is the useful information:

### **Hackney Citizens Advice Bureau**

Adviceline (Limited hours): **0844 499 1195**  
236 – 238 Mare Street, Hackney E8 1HE

### **National Debtline**

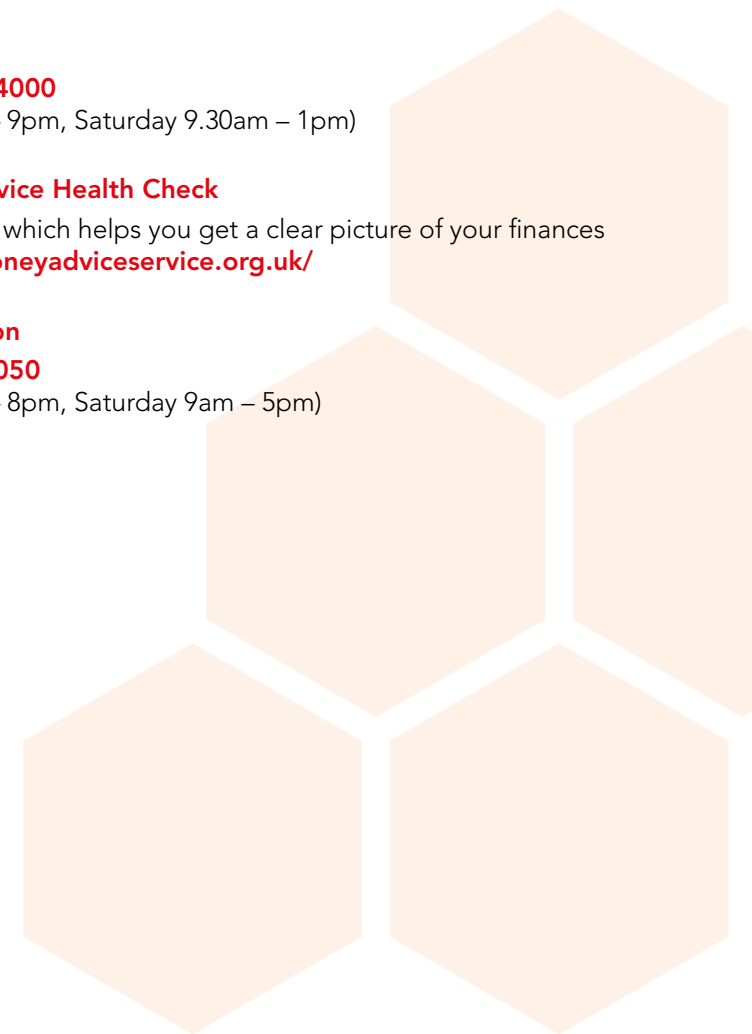
Freephone - **0808 808 4000**  
(Monday – Friday, 9am – 9pm, Saturday 9.30am – 1pm)

### **The Money Advice Service Health Check**

An online questionnaire which helps you get a clear picture of your finances  
<https://healthcheck.moneyadviceservice.org/>

### **Debt Advice Foundation**

Freephone **0800 043 4050**  
(Monday – Friday, 8am – 8pm, Saturday 9am – 5pm)



## WHO CAN GIVE ME FURTHER ADVICE ?

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### Benefit Enquiry line (Confidential freephone)

**0800 882 200** or Textphone **0800 243 355**

(Monday – Friday, 8.30am – 6.30pm, Saturday 9am – 1pm)

### Child Benefit helpline

**08453 021 444** or Textphone **08453 021 474**

(Monday – Friday, 8am – 8pm, Saturday 8am – 4pm)

### Citizen Advice Bureau (CAB)

Adviceline (Limited hours): **0844 499 1195**

236 – 238 Mare Street, Hackney E8 1HE

Or check out the timetable of CAB advisor visiting your local Children's Centre

### Hackney Housing Benefit & Council Tax Benefit Service

Hackney Service Centre, 1 Hillman Street, E8 IDY

**020 8356 3399** (Monday to Friday 9am - 5pm)

### Jobcentre Plus office

Mare Street branch – 271 Mare Street, E8 1EE

Dalston branch – Playle House, Tottenham Road, N1 4BY

(Jobcentre helpline: **0845 604 3719**)

Hoxton branch – 30 Drysdale Street, N1 6LT

(Jobcentre helpline: **0845 604 3719**)

### Tax credit helpline

**0845 300 3900**

(Monday – Friday, 8am – 8pm, Saturday 8am – 4pm)

### The Learning Trust Pupil Benefit Team

2nd Floor TLC, 1 Reading Lane, E8 1GQ

**020 8820 7248** (Monday – Friday, 9.00am – 5.00pm)



# Hackney Children's Centres

The place for families with children under five

Full and part-time daycare ■ drop-in play sessions ■ child health services ■ antenatal classes ■ childminders ■ dads' groups ■ parenting advice ■ job search information and more...

Contact your local children's centre for childcare, health and education services, family support and free fun activities.

020 8820 7590

[www.learningtrust.co.uk/childrenscentres](http://www.learningtrust.co.uk/childrenscentres)



**DON'T MISS OUT**  
apply for **FREE SCHOOL MEALS**  
and **SAVE UP TO £390** per year



Did you know that your child could qualify for free school meals? That means no bills but delicious, healthy meals for your children.

Call 020 8820 7248 or  
download the application form at  
[www.learningtrust.co.uk/  
pupil\\_benefits\\_and\\_grants](http://www.learningtrust.co.uk/pupil_benefits_and_grants)

**Hackney Family Information Service**  
The Learning Trust  
Hackney Technology & Learning Centre  
1 Reading Lane, London E8 1GQ

T. 020 8820 7590  
[www.learningtrust.co.uk/fis](http://www.learningtrust.co.uk/fis)

The information in this booklet was accurate to the best of our knowledge at time of print. Some of the information will change with time; do check directly with the providers for the most up-to-date information.

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