MYTHS	FACTS
If someone starts working, all their Universal Credit stops immediately	Universal Credit reduces gradually as earnings increase. Small amounts of work may reduce UC slightly, but full-time or higher-paid work can lift the cap. You can help families understand how income is reported and how payments change over time.
The benefit cap reduces all benefits equally	The benefit cap only applies to certain benefits. Disability benefits like PIP do not count toward the cap. Working can lift the cap, but some benefits may still reduce gradually based on income. You can help families understand how the cap applies to their situation.
If a family member takes a cash-in-hand job, their benefits won't be affected	Undeclared income can lead to repayments, sanctions, or penalties. Cash-in-hand work is risky and may offer no legal protections, sick pay, or holiday pay.
I must know everything about benefits to help a family	You don't need to be a financial expert and you cannot give official financial advice. You can guide families to reliable sources, explain processes, and help them use official websites safely.

FINANCES RESOURCES

Resource	Eligibility	Website
Benefits Information	Official UK government website with the latest rules, eligibility, and application links.	GOV.UK Benefits
Universal Credit	A monthly payment for people on low incomes or out of work that combines support for housing, children, and living costs. Eligibility usually depends on living in the UK, being aged 18 to State Pension age, and having savings under £16,000.	Universal Credit - How to Claim
Child Benefit	Regular payments to help with the costs of raising children. Eligible families are responsible for a child under 16, or under 20 if in approved education or training. There is no limit on the number of children.	Child Benefit - How to Claim
Personal Independence Payment (PIP)	Supports people aged 16 to State Pension age with long-term health conditions or disabilities that affect daily living or mobility. It is not means-tested and helps cover extra costs, such as mobility aids or personal care. Assessments focus on the impact of the condition on daily life.	PIP - How to Claim
Limited Capability for Work and Work-Related Activity (LCWRA)	Extra support within UC for those whose health condition limits their ability to work. Eligibility declared during a UC claim, and a capability assessment may be required.	LCWRA - How to Claim
Carer's Allowance	For people aged 16+ who spend at least 35 hours/week caring for someone receiving certain disability benefits, including PIP and Disability Living Allowance, providing additional income for carers helping with daily living or supervision.	Carer's Allowance - How to Claim

FINANCES RESOURCES

Resource	Eligibility	Website
Citizens Advice	Free, confidential advice for all residents on benefits, financial support, and other practical issues.	Citizens Advice England Citizens Advice Scotland Citizens Advice Cymru Citizens Advice NI
Turn2Us Calculator	Online benefits calculator and grant search for families on low income or receiving benefits	Turn2UsCalculator
Jobcentre Plus	Advice on benefits, support with job applications, and financial help for work-related needs such as travel or training. **Eligibility:** Available to people receiving Universal Credit or other income-related benefits; the type and level of support depend on individual circumstances and the work coach's assessment.	Jobcentre Plus

Resource	Eligibility	Website
Discretionary / Crisis Funds	Low-income families needing extra help with rent, emergencies, or essential items	**Free items:** • Trash Nothing • Freecycle • Freegle **England**: • Discretionary Housing Payment **Scotland:** • Scottish Welfare Fund **Wales:** • Discretionary Assistance Fund **NI:** • Discretionary Support
Charitable Grants	Low-income families or families with disabled/seriously ill children; one-off grants, no repayment	• Turn2Us • National Zakat Foundation • Family Fund
Food Support	Families in crisis or low income; emergency food parcels or free meals	• Trussel Trust • Food Cycle • NextMeal • FareShare (Scotland Specific)
Transport	Families on Universal Credit; up to 50% off trains or some bus fares. Discounts vary by provider local Jobcentre Plus.	Jobcentre Plus Travel Discount

Resource	Eligibility	Website
Savings Schemes	Savings options that help families build financial security, including government-supported schemes and interest-free or Sharia-compliant accounts. **Eligibility:** • Help to Save: 50% government bonus for families on Universal Credit or Tax Credits • Individual Savings Accounts (ISAs): Open to everyone (subject to age and residency requirements) • Sharia-compliant bank accounts: available to anyone meeting standard account criteria.	• Help to Save • Tax-Free Individual Savings Account (ISA) • Interest-free, Sharia Compliant Banks: Al Rayan Bank, Gatehouse Bank, (online services only in Wales), BLME (England only)
Proving Right to Work	Refugees and those with leave to remain must generate an online Share Code via GOV.UK to prove eligibility to work in the UK	GOV.UK - Prove Right to Work
Safety & Exploitation Support	Anyone at risk of modern slavery, scams, or exploitation	• Modern Slavery Helpline: 08000 121 700 • Action Fraud • Age UK - England • Age Scotland • Age Cymru • Age NI • Citizens Advice: England, Wales, Scotland, NI