

## Your Finances, Where to Get Help

Sometimes you are faced with difficult decisions in life that may have an impact on the finances in your home. This may be a separation/divorce, loss of work, returning to work, changing jobs/hours of work, or even having children. It can be very difficult to work through the maze of information that's available to advise you about the best choice to make for your particular circumstances or what action you should take for example if you and your partner decide to separate.

There are organisations who specialise in Welfare Benefits, entitlements and workplace legislation. They can advise you on what financial help and assistance is available before you make any major decisions. You can play around with different scenarios on paper/on-line and see what the outcomes are.

If you are handy with the internet yourself you can even do it from your own living room!

### **Benefits Calculators**

Benefits calculators are on-line calculators designed to give you an idea of the benefits you and your family may be entitled to. Benefits are paid to make sure that there is a minimum standard of living that no one should fall below.

You, like many people may be missing out on financial help that may be available to you through **welfare benefits and tax credits**.

### **Who pays Welfare Benefits?**

Welfare benefits are paid to you from the government. There are basically two sorts of benefits:

➤ **Benefits for everyone**

Child benefit is a tax free benefit paid to **most** people with children regardless of your income/savings or national insurance contributions.

➤ **Benefits when you have no income or low income**

These are paid even if you have not paid enough national insurance contributions. But you may not be entitled to them if your income changes or your savings are above a certain amount. (For example – Income Support)

## What about Tax Credits?

Tax Credits are also payments made to you by the government. You may be entitled to **Child Tax Credits** and **Working Tax Credits** if you are responsible for at least one child or young person who lives with you and you work but your income falls below a certain amount of money.

## Child Maintenance

Parents are responsible for their children even if they do not live with them. This is still the case even if you have never been in a full relationship with the other person. The parent who has the child most of the time can expect to receive financial help from the other parent. This is called **Child Maintenance**. It is best, if you are separating from your partner that you discuss and work out your own plans for child maintenance but this does not always happen. So whatever your particular circumstances are, there is help and advice to find out what your entitlements are and how to pursue them. The organisations listed at the end of this document can help you.

## How can I find out more?

If you would like to talk to someone about any of the issues above the following organisations will be able guide you –

### Employers for Childcare

Have Childcare Benefits Advisors offering a personal benefits advisory service in relation to childcare, employment, entitlements and workplace legislation.

**Tel: 0800 028 6538 or email: [info@employersforchildcare.org](mailto:info@employersforchildcare.org) or**

**website: [www.employersforchildcare.org](http://www.employersforchildcare.org)**

### **Gingerbread Northern Ireland**

Gingerbread specialises in supporting one parent families. Their Advice Service can assist you with many family related issues (for example) – Child Benefits, Child Maintenance, Going Back to Work, Income Support, Tax Credits and Child Trust Fund.

**Tel: 028 90 231417 or email: [enquiries@gingerbreadni.org](mailto:enquiries@gingerbreadni.org) or**

**website: [www.gingerbreadni.org](http://www.gingerbreadni.org)**

### **Citizens Advice Bureau –**

Their trained advisers provide specialist information on 14 different areas of the law including, employment legislation, welfare benefits and housing.

**Tel: 028 90 261970 or email: [ecentralbelfast@citizensadvice.co.uk](mailto:ecentralbelfast@citizensadvice.co.uk) or**

**website: [www.citizensadvice.co.uk](http://www.citizensadvice.co.uk)**

### **Access to Benefits**

Although initially set up to assist the older generation with advice about benefits their software is not exclusive to that generation.

**Tel: 028 90 754070 or email: [a2b@a2b.org.uk](mailto:a2b@a2b.org.uk) or**

**Website: [www.a2b.org.uk](http://www.a2b.org.uk)**

**If you want to have a go yourself, the following website may be helpful:**

### **DirectGov**

Provides a 'benefit adviser' that gives online help to get a benefit estimate or to check what benefits are available.

**website: [www.nidirect.gov.uk/benefits-adviser](http://www.nidirect.gov.uk/benefits-adviser)**

### **Child Maintenance Calculator**

To get an idea of what child maintenance you may have to pay or be entitled to click on the following:

**[http://www.dsdni.gov.uk/index/csa/cmed-sms/setting\\_up\\_child\\_maintenance/using\\_the\\_nicsa/child\\_maintenance\\_calculator.htm](http://www.dsdni.gov.uk/index/csa/cmed-sms/setting_up_child_maintenance/using_the_nicsa/child_maintenance_calculator.htm)**

If you would like help with any other family issue, Please ring **Parents Advice Centre** for guidance and support on **Freephone 0808 8010 722 or email [parents@pachelp.org](mailto:parents@pachelp.org)**



The Parenting Forum NI  
Telephone – (028) 90310891  
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