

Benefits for families with children at school

This factsheet gives information about sources of help for parents with school-aged children. Many families, particularly working families, miss out on support because they do not know they can claim. Don't assume that you cannot get extra help – read on to find out more. Royal Greenwich residents can also contact our [Welfare Rights Service](#) for advice or a free benefits check.

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1. Academies

Academies are government funded but independently run schools in England. They are not under local authority control. You will need to check with the academy what, if any, financial assistance they may be able to offer. The council does not provide funding for any child attending an academy school (but check the [free school meals section](#) for further information). Visit [GOV.UK](#) for more on academies.

2. Free School Meals

Free school meals are available to children in schools in Royal Greenwich in the following circumstances:

All infant pupils (up to year 2)

All children in the infants (reception, year 1 and year 2) automatically qualify for free school meals regardless of household income. If you are also on a qualifying benefit ([see below](#)) you should still complete an application as this will enable the school to get extra government funding ([see page 2](#)).

The Mayor of London has announced that free school meals will be extended to all primary school children for the 2023-24 school year.

Pupils in year 3 and above who meet the eligibility criteria

Children in year 3 or above qualify for free school meals if parent(s), carer(s) or guardian(s) receive any of the following:

- Income Support, income-based Jobseeker's Allowance (JSA), income-related Employment and Support Allowance (ESA) or Pension Credit Guarantee,
- Child Tax Credit only and annual income is £16,190 or less. You can't get this help if you get or qualify for Working Tax Credit (WTC) unless you're receiving the four week 'run-on' because you're no longer treated as being in full-time work;
- Universal Credit and your annual income is £7,400 a year net or less. Parents earning more than the threshold will not qualify;

- support under part 6 of the Immigration and Asylum Act 1999.

Young people claiming any of these benefits independently can also get free school meals. Free school meals eligibility has been permanently extended to include children of groups with no recourse to public funds (NRPF) – check the [Royal Greenwich website](#) for details and to download the NRPF application form.

If your child attends an academy school

The council processes free school meal applications for children attending the following academy schools in Royal Greenwich:

**Charlton Park,
King's Oak (formerly Moatbridge),
Leigh Academy,
Royal Greenwich Trust,
Stationers' Crown Woods,
St Paul's,
Waterside Primary School,
Woolwich Polytechnic Girls
Woolwich Polytechnic Boys.**

You will need to apply, and Greenwich's Pupil Benefits section will assess your entitlement. If your child attends an academy that's not on this list, contact the school directly to see if your child can get free school meals from them.

It's worth registering for school meals if you're eligible even if you don't want your child to receive a free meal or if your infant receives universal free school meals.

Signing up could mean **extra government funding** for your child's school to help fund things like extra tuition, learning assistants and after-school activities. Schools get this extra funding (called a Pupil Premium) for every child registered for free school meals whose parents are receiving qualifying benefits.

Don't let your child's school miss out. Remember, signing up doesn't mean that your child must have a school meal five days

a week. You can still choose to provide a packed lunch on some days if you prefer.

How to apply

The easiest and quickest way to apply is to complete an online pupil benefit form via the Royal Greenwich website:

www.royalgreenwich.gov.uk/freeschoolmeals (unless you've already applied for [Council Tax Support](#), if so entitlement to free school meals will be assessed automatically). You can also download a registration/application form to print off. Send completed forms to Pupil Benefits, The Woolwich Centre, 35 Wellington Street, Woolwich, SE18 6HQ. Alternatively, contact the school or the Pupil Benefits Section (020 8921 2570 or 020 8921 2530 or email pupil-benefits@royalgreenwich.gov.uk).

If you were eligible for free school meals for your child on 31 March 2018 or became eligible after that date, you remained entitled until 31 March 2022 even you're no longer receiving a qualifying benefit. If you were entitled to free school meals on 31 March 2022, entitlement will continue until your child completes their current stage of education (for example, secondary or primary school).

For further information

Visit the [Royal Greenwich website](#) for more on free school meals and to check what other grants you may be able to claim.

Support during school holidays

Special measures are in place to provide targeted free school meal payments to eligible families during the school holidays. This support is being provided through the Household Support Fund and is being paid to families with qualifying child/ren who received free school meals during the last school year. Payments are made automatically if you are already receiving free school meals – there is no need to claim.

The Council's Holiday Food and Fun scheme also provides free holiday club places for children age 4 to 16 who receive or qualify for free school meals. The clubs offer a variety of free activities and access to a healthy lunch.

Visit the Royal Greenwich website to find out more about the Household Support Fund (www.royalgreenwich.gov.uk/household-support-grant) and [holiday meals provision](#).

3. School Clothing Grants

You can get help towards the cost of school clothing from the Royal Borough of Greenwich if you:

- live in the borough;
- your child attends a local authority-maintained school. The council cannot provide this support to children attending academy schools.
- receive one of the following benefits:
 - Income Support, income-based JSA or income-related ESA;
 - Working Tax Credit;
 - Child Tax Credit (CTC);
 - Pension Credit Guarantee;
 - Universal Credit and your annual income is £7,400 a year net or less.

Four grants are available:

- £50 for a child in reception (age 4) or in year 3 (age 7);
- £150 for a child in year 7 (age 11);
- £100 for a child in year 9 (age 13).

There are many resources online if you need to check what academic year your child is in – for example here: <https://schoolwix.com/uk>

How to apply

[Apply online](#) or contact the school or Pupil Benefits section (020 8921 2570 or 020 8921 2530 or email pupil-benefits@royalgreenwich.gov.uk). Please note that academies do not hold the forms.

4. School Journey Grants

You may be able get help towards the board and lodging costs of some school journeys if all the following apply:

- your child attends a Royal Greenwich maintained school.

No support is available from the council if your child attends an academy. You will need to contact them directly to find out what support they offer.
- the board and lodging costs are to an approved study centre for at least two nights or more.

There are no restrictions on which field study centre in the UK your child can attend provided it is approved. It is for the school to provide evidence to the Pupil Benefits section to confirm that the site fulfills its' Health & Safety obligations.
- you receive one of the benefits listed in [section 3](#)

When schools arrange a journey, they notify the Pupil Benefits section of the dates and destination. You don't need to complete a new form if you've completed one in the last six months, but you will need to provide evidence of your current income.

5. Free school milk

Nursery schools provide free milk for all children. Some primary and special schools also provide milk. If the school provides milk, your child can get this free if:

- s/he is in a nursery class; or
- s/he is entitled to free school meals because you receive a qualifying means-tested benefit ([see section 2](#)).

How to apply

Contact the head teacher or school administrator to let them know that you get one of these benefits.

6. Free and discounted travel

All under-16s can get free travel on buses and trams and child rate travel on Tube, DLR, Overground and most National Rail services in London.

Children aged 5 to 10

Children aged 5-10 can travel free at any time by Tube, DLR, London Overground/TfL Rail and on most National Rail services in London (where pay as you go is accepted) if they are travelling with an adult holding a valid ticket or have a 5-10 zip oyster photocard. They can travel unaccompanied and without a photocard on trams and buses (unless they look older than 10).

Children aged 11-15

Children over the age of 10 years and 11 months and under 16 on 31 August can get a 11-15 zip oyster photocard. Despite the name, children who were 15 on 31 August can still apply for and use this card, even though they will use it when they are 16. This is better value than the 16+ card covered in the next section.

Carrying a valid 11-15 zip oyster photocard provides free travel on buses and trams, child-rate travel on Tube, DLR and London Overground/TfL Rail and 50% off on National Rail services. The card expires on 30 September in the academic year after the child turns 16. A parent or guardian can then apply for a 16+ zip oyster photocard. The card can be withdrawn from card holders failing to comply with TfL's Young Person's Behaviour Code.

Young people aged 16 – 17

Young people aged 16 and 17 need a 16+ zip oyster photocard to buy child-rate travelcards/season tickets and 50% off adult pay as you go fares on the Tube, DLR, London Overground, TfL Rail and most National Rail services in London. It also gives free bus and tram travel to Londoners who are aged 16 or 17 years old on 31 August.

Young people aged 18+

Students aged 18 or over can apply for an 18+ Student oyster photocard to get a 30% discount off the price of adult rate travelcards and bus and tram season tickets.

To qualify they must:

- live in London during term time; and
- be enrolled on an eligible full-time or part-time course at a school, college or university registered on the TfL scheme, or on a mandatory work placement in London.

Further conditions apply – [check the website for details](#).

► **Tip** Londoners who were aged 18 on 31 August and live in London may still qualify for the [16+ zip oyster card](#) that allows free bus and tram travel and half price travel on tube and rail services (see above).

Travelling with zip oyster cards

Anyone carrying a zip card must 'touch in' every time they board a bus or tram and in and out on tube and rail services. If they don't, they will be liable for a penalty fare. Anyone caught travelling without a validated card risks losing the right to free travel.

Apprentice Oyster Photocard

This scheme provides 30% off the price of adult rate travelcards and bus/tram season tickets.

To qualify they must meet all the following criteria:

- aged 18 or over;
- live in a London borough;
- be enrolled on an apprenticeship with a further education college or training organisation for a minimum of 12 months; and
- in the first 12 months of their apprenticeship.

For more information or to apply for any of these schemes

Contact TfL Customer Services on 0343 222 1234 or visit their website

(<https://tfl.gov.uk/fares>) for further information or to apply online. Parents or guardians must apply for under 18s. An administration fee of between £10, £15 or £20 will be payable.

Additional help available

Students aged up to 18 (or up to age 25 for some people with disabilities) may be able to receive travel assistance from the council in exceptional circumstances. For example, if they have an education, health, and care plan (EHCP), a medical condition, or the nearest suitable school/available course is over the statutory walking distance for their child's age.

For more information visit the Royal Greenwich website (www.royalgreenwich.gov.uk) to download the application form and policy guidance.

7. If your child stays in education or training after age 16

Impact on your benefits

When your child turns 16

If you are claiming benefits when your child turns 16, how these are affected depends on their circumstances and whether they will be remaining in 'approved' education or unwaged training. Many families miss out on benefits once a child turns 16 because they do not notify the relevant benefit offices that their child is remaining in education. The following section highlights some of the issues to be aware of but do [get advice](#) if you are unsure or need further information.

- Child Benefit (CB) can continue for young people remaining in full-time non-advanced education or unwaged training until they reach age 20 (or until the course ends if this is earlier), but only if

you notify the Child Benefit Helpline once they turn 16. If you don't, payments will usually stop on 31 August after their 16th birthday. Call 0300 200 3100 or [notify online](#).

- Child Tax Credit (CTC) will stop automatically on the 1st September after your child's 16th birthday unless you notify them that your child is remaining in education or training (ring 0345 300 3900 or notify online: www.gov.uk/changes-affect-tax-credits).

► **Tip** Although the Child Benefit Centre and Tax Credits Helpline are both part of HM Revenue and Customs, you'll need to notify them both separately and should not expect the information to be shared.

- Universal Credit (UC) operates slightly differently from CB and CTC. UC payments for your child can only continue to be included up to the 1st September following their 19th birthday if they are remaining in full-time non-advanced education or approved training, but only if you notify them. You can do so via your online account.

If your payments have already stopped

Remember, if CB, CTC or UC have already stopped, or if your child had previously left school or college but has now returned to education or training, you will need to notify again to get payments reinstated. However, note that you will need to claim UC if your tax credits claim has already ended – please get advice before doing so. Your other legacy benefits (such as Housing Benefit or income-related Employment and Support Allowance) will also end if you claim UC.

Payments for your child will stop if they start claiming benefits independently (such as Universal Credit).

The 16 to 19 Bursary

16 to 19 Bursaries are payments for young people who stay on in full or part-time education or unwaged training (including unpaid work experience). The bursaries are available from schools, colleges or training providers to help with things like travel costs, meals, books, equipment etc. Receiving the bursary will not affect any means-tested benefits paid to families.

To qualify, the young person must:

- be at least 16 years old and under 19 on 31 August (however, there are exceptions for some [students aged 19 or over](#)).
- be studying at a publicly funded school or college or be on an unpaid training course.
- satisfy the rules about residence.

There are two types of bursary:

Bursaries for vulnerable groups

This mandatory bursary is worth up to £1,200 a year for young people who are:

- in care or have recently left local authority care; or
- claiming Income Support or Universal Credit (UC) independently ([see section 9](#) for more on UC); or
- claiming Disability Living Allowance or Personal Independence Payment in their name and either Employment and Support Allowance or Universal Credit.

The maximum £1,200 may be payable if they are studying full-time on a course that lasts at least 30 weeks. How much the young person receives depends on their financial needs - they will only receive the amount they need to participate. They will get less or no bursary if:

- they are studying part-time;
- the course lasts less than 30 weeks; or
- they have few expenses.

Discretionary Bursaries

Discretionary bursaries may be available to other students needing financial support to help them stay in education or training. Unlike the vulnerable persons bursary, there is no set limit on the amount of support that can be awarded.

Bursaries are distributed by the school, college, or training provider. Providers set their own eligibility criteria and must base all decisions about which students receive a discretionary bursary and how much they receive on each student's individual circumstances and their actual financial need. Eligibility may be based on, for example:

- family income;
- the parents receiving certain benefits;
- young person's entitlement to free school meals.

Students aged 19 or over - can only receive the discretionary bursary if they:

- are continuing a study programme they began when aged 16 to 18; or
- have an Education, Health and Care Plan (EHCP) due to their high support needs

No students aged 19 or over can get the vulnerable bursary.

Neither payment counts as income for benefit purposes and will not affect any benefits the parent/s may be getting. They are also unaffected by any earnings the young person has from part-time work.

How to apply

The young person should contact their school, college, Academy, or training provider as soon as possible to apply. They may need to reapply every year of the course. Further information about the scheme is available on the [GOV.UK website](#).

8. If your child has an illness or disability

You may be able to get extra financial help and support if your child needs a lot of extra looking after because of a physical or mental illness or disability, or if they have a learning disability, sensory impairment, or any other additional support needs.

The main benefit you may be able to claim is Disability Living Allowance (DLA). This is a weekly benefit for children under 16 that is paid on top of any other money or benefits. People aged 16 or over should claim [Personal Independence Payment \(PIP\)](#) instead.

Visit the Royal Greenwich website and download our [DLA for children](#) factsheet to find out more about DLA and how a successful award could increase your other linked benefits or mean that you may become entitled to other benefits, such as Carers Allowance for the first time. Our [Benefits for carers](#) factsheet also includes further information.

Alternatively, call the [Welfare Rights Service Helpline](#) for Royal Greenwich residents for a free benefits check.

9. Benefits advice and support

Many families miss out on benefits and entitlements because they do not know they can claim. The benefits system is complex, there are many different benefits, and the rules are subject to change. It's important not only to know which benefits you may be entitled to, but also to understand your rights and responsibilities when claiming as this will help ensure that you are paid the correct amount and will hopefully avoid potential

problems such as sanctions and overpayments.

There are 3 types of benefits:

- based on your national insurance contribution record (such as contribution-based Jobseeker's Allowance and Employment and Support Allowance and State Retirement Pension).
- Non-contributory benefits which are intended to replace earnings or for people with specific needs (such as disability, caring responsibilities, pregnancy, or responsibility for children). Examples include [Child Benefit](#), [Carer's Allowance](#) and [Personal Independence Payment](#).
- means tested benefits based on your income, capital and circumstances (such as [Universal Credit](#), income-based Jobseeker's Allowance, [Income Support](#), tax credits [Housing Benefit](#)¹ or [Council Tax Support](#)).

Most benefits have immigration and residence rules and should not be claimed by people whose entry to the country was on the basis that they have no recourse to public funds. There are also complex rules on claiming benefits for nationals from EU/EEA countries and for Swiss nationals. Contact the [Welfare Rights Service](#) if you need benefits advice. Further information is also available on the [GOV.UK website](#).

Universal Credit

Universal Credit (UC) is the main source of means-tested support for people of working age. It is a single benefit which replaces Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Working Tax Credit, Child Tax Credit and Housing Benefit (these are known as legacy benefits).

¹ For Income Support, income-based JSA, Tax Credits, Housing Benefit - existing claimants only

Most new claimants in Royal Greenwich are no longer able to claim legacy benefits unless an exception applies and must claim UC instead. However, if you are already receiving them, they can continue until you are moved onto UC by the DWP or until a change in your circumstances requires you to claim.

UC includes support for adults, children, and [housing costs](#) in a single monthly payment. The amount you get is based on your income and circumstances in each monthly assessment period. Your award will be reduced if you are affected by the [two child limit](#), the [bedroom tax](#) or the [benefit cap](#).

Some people will be worse off on UC (particularly those whose caring responsibilities prevent them from working – such as disabled people and families with disabled children). This is because disability payments for most disabled children in UC are worth significantly less than under the tax credits system. A higher rate is paid for children/young people who are 'severely sight impaired' or receiving higher rate care/ daily living awards of Disability Living Allowance or Personal Independence Payment.

If you are receiving legacy benefits and your circumstances change, it's important to [get specialist advice before](#) claiming UC to check whether you must claim and if you will be better off. This is important because your existing legacy benefits will end once you've claimed UC and you will not usually be able to reclaim them.

Remember: not all changes mean that you must claim UC. For example, if you move home within the same local authority area; or if you're already on Child Tax Credit or Working Tax Credit and become responsible for a first/second child or need to claim help with childcare costs.

Visit the Royal Greenwich website for more on [Universal Credit](#) and for our [Universal Credit factsheets](#).

Help with housing costs

Universal Credit housing element

If you are a [Universal Credit](#) claimant, help with your rent will be covered by the housing element of your UC award. Please note that UC doesn't include help with council tax, so you need to claim Council Tax Support separately from the council – see '[Help with council tax](#)' for details.

Housing Benefit

Housing Benefit (HB) is help to pay rent for people on low incomes who are employed or unemployed. It has been replaced by Universal Credit (UC) for most new claimants so generally, only people in the following groups can still claim:

- people who have reached state pension age;
- some mixed age couples (where one person is pension age and the other is not);
- people who are living in temporary or supported accommodation.

If not, you will need to claim UC – [see above](#).

How much you get depends on your rent, income and circumstances. Visit the [Royal Greenwich website](#) for further information and [apply online](#) if you are covered by an exception and need to make a new claim.

If you are already receiving HB, you can continue to do so until you are either moved onto UC by the DWP or until a change in your circumstances requires you to claim (but see the [Universal Credit section](#) and get advice before claiming).

Help for homeowners

If you own your home, you may be able to get a loan to help with mortgage interest payments and assistance with service charges if you receive certain benefits, including: Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance or Universal Credit. Ring the [Welfare Rights Service](#) for advice about your situation.

Help with council tax

Council Tax Support (CTS) is a Royal Greenwich scheme that helps residents on low incomes with council tax bills. How much you get depends on your income, savings, and circumstances. There is a savings limit of £16,000, so you will not qualify if your savings are higher than this (unless you also receive the guarantee element of Pension Credit). 100% of your council tax bill will be covered if you qualify for a maximum award.

Claim online via the Royal Greenwich website: www.royalgreenwich.gov.uk. Claims can be backdated for up to six months (or three months for pensioners) if you were entitled for the earlier period.

Even if you don't qualify for CTS, there are discounts and exemptions which could help reduce your council tax bill (for example, if you live alone or are disabled). The reductions apply regardless of income or savings. Visit the [Royal Greenwich website](#) for more on council tax discounts, exemptions, and other sources of help.

Other forms of support include:

- [Discretionary Housing Payments](#) – for residents experiencing exceptional difficulties or pressures who need extra help to meet their housing costs (such as to cover a rent shortfall or due to the bedroom tax or benefit cap).

- Help with one-off payments including:
 - social fund grants (funeral/maternity expenses) and [budgeting loans](#);
 - [UC budgeting advances](#) – for example, if you have claimed UC and are awaiting your first payment;
 - [Royal Greenwich Emergency Support Scheme](#) – a discretionary scheme to assist residents in an emergency or crisis or with one-off expenses for residents on qualifying benefits.
- [Help with childcare costs](#) – via the benefits system (for example Universal Credit, Housing Benefit and Working Tax Credit); or [free early learning for under 5s](#) and [tax free childcare](#).
- [Help with health costs](#) - including prescriptions, eyesight tests and dental treatment.
- [Healthy Start](#) – a welfare food scheme targeting pregnant women and children under 4 years old in low-income households (for free infant formula, fresh, canned or frozen fruit and vegetables and vitamins).
- [Help with heating costs](#) – such as [Warm Home Discounts](#)
- [Help for homeowners](#).

Extra help if you're struggling with the rising cost of living



Help is available for residents who are struggling with rising living costs. Sources of financial support include Cost of Living Payments for pensioners and people receiving certain disability or low-income benefits. Check out [Greenwich Supports webpages](#) to find out if you could get extra help. If you are in crisis and need support, please call Live Well Greenwich on 0800 470 4831.

Don't assume that you cannot get help

If you need benefits advice or would like to check if you are missing out on any entitlements, use our [online benefit and budgeting calculator](#) or call Royal Greenwich's:

Welfare Rights Service

Public Advice Line

(for borough residents only)

020 8921 6375

Textphone 18001 020 8921 6375

Mon, Wed, Thurs: 10am -1pm

If you need help with claims (including managing your Universal Credit claim), ring Royal Greenwich's:

Universal Support Team

020 8921 3333

Mon to Fri, 10am-4pm

The best way to contact both services is to send an enquiry via the website using an [online contact form](#) or email universal-support@royalgreenwich.gov.uk

Alternatively, visit the Royal Greenwich website (www.royalgreenwich.gov.uk) to view benefits information or [download factsheets](#)

10. Useful links

Royal Greenwich services

Free school meals, school clothing grants or journey grants

Pupil Benefits Section

020 8921 2570 or 020 8921 2530

Woolwich Centre, 35 Wellington Street,
Woolwich SE18 6HQ

www.royalgreenwich.gov.uk/freeschoolmeals

Information on services for families with children aged 0-19 in Royal Greenwich (or up to 25 for families with disabled young people). Advice on childcare (including registered childminder vacancies, extended school childcare and holiday play schemes)

Families Information Service

020 8921 6921

Email fis@royalgreenwich.gov.uk

www.royalgreenwich.gov.uk/fis

Advice and support for parents and carers in one place on health, early learning, childcare and parenting support

Children's Centres

Visit the Royal Borough's website to find (www.royalgreenwich.gov.uk)

If you're starting work

- Contact your local Jobcentre Plus office for latest news on what is currently available, or visit www.gov.uk
- Greenwich Local Labour and Business (GLLaB) www.royalgreenwich.gov.uk - provides free careers information, employment support, training and guidance on local job opportunities for unemployed Greenwich residents
Call 020 8921 2440
Email gllab-info@greenwich.gov.uk or [register with GLLaB via the website form.](#)

Partnership led by Royal Greenwich Public Health and Wellbeing to support residents to live longer, happier, healthier lives.

Visit the website for more information.

Live Well Greenwich

Live Well Greenwich Line

Freephone 0800 470 4831

<https://livewellgreenwich.org.uk/>

Other organisations

Advice and information about child maintenance

Child Maintenance Service
Freephone 0800 232 1979 or visit
www.gov.uk/making-child-maintenance-arrangement.

Free advice and practical support for single parents. Information and resources include an [interactive tool](#) guiding you through the complexities of benefits entitlement when your child turns 16 depending on your situation.

Gingerbread
Helpline 0808 802 0925
Web chat available via website
www.gingerbread.org.uk/

This factsheet is correct as of May 2023 – it will be updated in September 2023



Welfare Rights Service

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35 Wellington Street
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