



*\*Sent on behalf of the Portlethen Cluster Schools*

*Banchory Devenick, Fishermoss, Hillside, Newtonhill, Portlethen Primaries and Portlethen Academy*

1<sup>st</sup> November 2022

Dear Parent/Carer

### **COST OF LIVING / FINANCIAL SUPPORTS AND INFORMATION**

Portlethen Cluster Head Teachers would like to take this opportunity to share some information on financial supports that you and your families may find helpful, particularly in this current climate where we are experiencing rising costs for food, fuel, energy payments and more.

Please spend some time reading the information below, clicking on the links, and ensuring that you have accessed all the supports available to you.

#### **Cost of Living Support**

Aberdeenshire Council have a Cost-of-Living support page on their website dedicated to providing support/links for energy bills, council tax, food banks and more. Access their page here:

<https://www.aberdeenshire.gov.uk/communities-and-events/cost-of-living/>

#### **Worrying About Money? Financial Advice and Support Leaflet**

Aberdeenshire Council have also produced a ‘Worrying About Money?’ leaflet which can be accessed from here: <https://www.worryingaboutmoney.co.uk/aberdeenshire>. Use this tool to answer a few simple questions based on your individual circumstances and appropriate advice and guidance will appear below. If you click on ‘Leaflet pdf’ at the top, it will also take you to the whole leaflet. This has also been incorporated at the end of this letter as screenshots.

#### **Portlethen Cluster / Local Area Supports**

- The Larder Portlethen - <https://www.facebook.com/TheLarderPortlethen/>
- Aberdeenshire South Foodbank - <https://aberdeenshiresouth.foodbank.org.uk/>
- Pillar Kincardine - <http://www.pillarkincardine.co.uk/>



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## **Free School Meals**

<https://www.aberdeenshire.gov.uk/schools/school-info/assistance/free-school-meals/>

A free school meal is a school lunch we provide free of charge to children from families on a low income. Links below:

- [Who can get free school meal](#)
- [How to apply](#)
- [Change in circumstances](#)
- [Contact](#)

If your child attends primary school and qualifies for this entitlement, they will be provided with a free school meal. An online payment system is in operation which will recognise when a child is entitled. Though payments are not required parents and carers are advised to register to access this system to allow them to view daily meal choices a pupil is making.

If a child attends a secondary, they will be given a daily credit allowance to be used in the school dining hall at lunchtime. The credit allowance is the equivalent value of a two-course meal. This automatically goes onto a pupil's account at the start of each day. Any sum remaining after the lunch period is removed.

Children are eligible for free school meals if their parents (or carers) are in receipt of a qualifying benefit.

The qualifying benefits and allowances are:

- Income Support (IS)
- Income Based Job Seekers Allowance (JSA)
- Pension Credit (Guarantee Credit)
- Any income related element of Employment Support Allowance
- Child Tax Credit (CTC), but not Working Tax Credit (WTC), and have an income of less than £17,005
- Both Child Tax Credit and Working Tax Credit with an income of less than £7,920
- Support under Part VI of the [Immigration and Asylum Act 1999](#)
- Universal Credit with a monthly net pay from your employer of less than £660 (this is based on your actual net pay, not the figure determined by Universal Credit)

If you qualify for free school meals, we will automatically award a school clothing grant.



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## **School Clothing Grant**

<https://www.aberdeenshire.gov.uk/schools/school-info/assistance/school-clothing-grants/>

The grant is £120 per year (1st April to 31st March) for primary school aged children and £150 per year (1st April to 31st March) for secondary school aged children. Links below:

- [Who can get school clothing grant](#)
- [How to apply](#)
- [Payments](#)
- [Buying a school uniform](#)
- [Who to contact](#)

The school clothing grant is only available to children in full time education. You cannot apply for a school clothing grant for children attending nursery school.

You can apply for a school clothing grant if you or your family receives:

- Income Support (IS)
- Income-based Job Seeker's Allowance (JSA)
- Any income related element of Employment and Support Allowance
- Child Tax Credit (CTC), but not Working Tax Credit, and your income is less than £17,005
- Both Child Tax Credit and Working Tax Credit with an income of less than £7,920
- Universal Credit with a monthly take home pay of less than £660

If you qualify for a school clothing grant we will automatically award [free school meals](#) entitlement.

## **Educational Grants**

<https://www.aberdeenshire.gov.uk/benefits-and-grants/educational-grants/>

The Aberdeenshire Educational Trust was set up for residents, schools, and organisations in the former County of Aberdeen, under the Aberdeenshire Educational Trust Scheme 1955 and Amendment Scheme of 1966. The Trust awards grants to individuals, schools, and organisations to help with the cost of school trips, further education and funding for sports clubs and facilities.

On this page you can find more information about:

- [Types of grants available](#)
- [Who can apply](#)



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- [How to apply](#)
- [What happens next](#)
- [Payment](#)
- [Contact us](#)

Aberdeenshire Educational Trust Grants are available to help fund:

- the cost of a pupil going on a school trip
- students go onto further education, meaning college or university, or gain work experience
- with promotion of education in art, music, or drama
- educational experiments and research
- educational enterprise schemes
- maintain sports facilities and support of clubs

To be eligible, you must be a resident in a property which is within the former Aberdeen County Council area which includes some areas in Aberdeen City, including Bridge of Don and Dyce.

Further education students and clubs who need financial assistance can apply for an educational grant. Parents and carers can apply if they receive any of the following benefits:

- Free School Meals or School Clothing Grant
- Housing Benefit or Council Tax Reduction
- Income Support
- Income-based Job Seeker's Allowance
- Any income related element of Employment and Support Allowance
- Child Tax Credit or Working Tax Credit
- Universal Credit
- Pension Credit Guaranteed Credit
- Support under Part VI of the Immigration and Asylum Act 1999

Parents and carers can also apply if they are on a low income with capital under £10,000.

If you would like a paper copy of these forms, they can be requested by emailing [asataet@aberdeenshire.gov.uk](mailto:asataet@aberdeenshire.gov.uk) with your name, address and the type of grant you wish to apply for.



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## **Educational Maintenance Allowance (EMA)**

<https://www.aberdeenshire.gov.uk/schools/school-info/assistance/ema/>

An Education Maintenance Allowance (EMA) is an allowance of £30 per week, which can be paid to eligible students who stay on in education after the age of 16 years. Your EMA is paid every 2 weeks during school term time, and it is not paid during the holidays.

You need to complete a new application form and Learning Agreement every academic session.

Find out more about:

- [Eligibility](#)
- [How to apply](#)
- [After you are awarded an EMA](#)
- [If your circumstances change](#)
- [Contact us](#)

You can also find out more information in our [EMA student guidance \(PDF 135KB\)](#) and on [EMA Scotland website](#).

You can apply for an EMA if you are a student staying in education after the age of 16 years. If you are:

- 16 years of age or over before 30th September 2022, you may be eligible for an EMA from the beginning of the August school term
- 16 years of age on or after the 1st of October 2022 and on or before 28th February 2023, you may be eligible for an EMA from January 2023

To be paid an EMA by the council you need a bank account in your own name and attend an Aberdeenshire school. Students must be ordinarily resident in the UK. Generally, this relates to the qualifying date and the 3 years immediately before. Young people on the New Deal education option or on any government supported training schemes are not eligible for EMAs.

The household income assessment for EMA purposes is the same as that used for assessing Tax Credits.

You are eligible for an EMA if:

- your household total gross income is less than £24,421, with one dependent child



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- your household total gross income is less than £26,884 a year, with more than one dependent child

You need to provide [supporting documents](#) with your application as evidence of your household income. The deadline for applications is 31st March 2023.

Applications must be submitted **by the student** unless there are circumstances that require a parent/carer to complete this on their behalf. Please note that the application is subject to change until the Scottish Government publish updated guidelines.

### **Free Sanitary / Period Products**

The school can provide these for pupils if required, please just speak to your Guidance Teacher (Academy) or your class teacher (Primary) where products can be accessed free of charge. Or you can access products via Aberdeenshire council on: <https://www.aberdeenshire.gov.uk/communities-and-events/sanitary-products/>

### **Free Bus Travel (Under 22s)**

All young people and children aged 5-21 years can apply for a card to access the Young Persons' (Under 22s) Free Bus Travel Scheme, which began on 31 January 2022.

You will need a National Entitlement Card (NEC) or Young Scot NEC with the valid free travel entitlement with you whenever you want to take the bus – otherwise you will have to pay for your trip.

- **Pupils Under 16:** Step-by-step instructions on how parents/carers can request a replacement National Entitlement Card (NEC) or Young Scot NEC with free bus travel for their child using [getyournec.scot](https://getyournec.scot).

This shows the process for requesting a replacement card for a child aged 5-15 who already has a Young Scot card or other National Entitlement Card:

<https://www.youtube.com/watch?v=Qww1k54WM8M>

- **Applications for Pupils Over 16:** Use the following link and download the 'Transport Scotland's Pass Collect App' - <https://www.transport.gov.scot/concessionary-travel/young-persons-free-bus-travel-scheme/#70015> There is a short video to explain the stages of how to apply.



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### **Cash For Kids Emergency Fund**

This is a fund that schools can apply for on your behalf, there is no limit to the number of applications that can be made by the school, and it can be used to cover costs for essential items e.g., heating, food, clothes, phone, and electricity top ups etc. Each application, if accepted, will receive a minimum of £100 depending on your circumstances and is usually provided within 7 days. In order to qualify for this funding, you must be experiencing / affected by poverty and your children must be between 0-18 years old and live in Aberdeen or Aberdeenshire. We would require a brief explanation of what you would use this payment for, and you will need to provide us with evidence / receipts of your spending. Please liaise with your young person's Guidance Teacher (Academy) or the Head Teacher (Primary) if you would like us to explore this further.

We hope this letter provides some useful information for you and your families in the weeks and months to come. Please do not hesitate to contact your child's if we can provide any further assistance.

Yours faithfully

**Barry Drennan**  
**Head Teacher (Portlethen Academy)**  
**Portlethen Cluster Chair**



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**Step 3: Where can I get help?**

**Scottish Welfare Fund**  
Crisis grants to cover the cost of an emergency  
01467 537 400  
[www.aberdeenshire.gov.uk/benefits-and-grants/welfare-reform/scottish-welfare-fund](http://www.aberdeenshire.gov.uk/benefits-and-grants/welfare-reform/scottish-welfare-fund)

**Social Security Scotland**  
You may be eligible for support from Social Security Scotland. For example, Scottish Child Payment, Best Start Grant and Best Start Foods can help with the costs of having a child.  
[mygov.scot/benefits](http://mygov.scot/benefits) | 0800 182 2222 (freephone)

Each of these services offer free and confidential advice

**Citizens Advice Bureau**  
Advice on issues such as benefits, debt, money, housing and employment and more

**North West Aberdeenshire**  
01888 562 495 | [adviser@nwacab.org.uk](mailto:adviser@nwacab.org.uk)  
[www.nwacab.org.uk](http://www.nwacab.org.uk)

**South West Aberdeenshire**  
01224 747 714 | [enquiries@swacab.org.uk](mailto:enquiries@swacab.org.uk)  
[www.swacab.org.uk](http://www.swacab.org.uk)

**North East Aberdeenshire**  
01779 471 515 | [bureau@neacab.org.uk](mailto:bureau@neacab.org.uk)  
[www.neacab.org.uk](http://www.neacab.org.uk)

**Kincardine and Mearns**  
01569 766 578 | [www.kamcab.org.uk](http://www.kamcab.org.uk)  
[bureau@kamcab.casonline.org.uk](mailto:bureau@kamcab.casonline.org.uk)

Help with options: **1 2 3 4 5 6**

**Aberdeenshire Council:  
Support and Advice Team**  
Help with Housing Benefit, Council Tax Reduction, Blue Badges, Free School Meals, School Clothing Grants and Scottish Welfare fund enquiries  
03456 081 200 | [asat@aberdeenshire.gov.uk](mailto:asat@aberdeenshire.gov.uk)  
[www.aberdeenshire.gov.uk](http://www.aberdeenshire.gov.uk)

Help with options: **1 2 3 4 5 6**

**Other Support**

**PACE**  
Help for those facing redundancy  
0800 917 8000 | [www.redundancyscotland.co.uk](http://www.redundancyscotland.co.uk)

**SCARF**  
Advice and support for energy and fuel issues  
01224 213 005 | [www.scarf.org.uk](http://www.scarf.org.uk)

**Home Energy Scotland**  
Free, impartial energy efficiency advice to help save on bills and stay warm at home  
0808 808 2282 | [www.homeenergyscotland.org](http://www.homeenergyscotland.org)

**Turn2Us**  
Information and financial support  
0808 802 2000 (Freephone)  
[www.turn2us.org.uk](http://www.turn2us.org.uk)  
[benefits-calculator.turn2us.org.uk](http://benefits-calculator.turn2us.org.uk)

**Step Change**  
Free debt advice and money management  
0800 138 1111 | [www.stepchange.org](http://www.stepchange.org)

**Shelter**  
Free housing advice  
0808 800 4444 | [scotland.shelter.org.uk](http://scotland.shelter.org.uk)

**Breathing Space**  
Confidential phoneline for anyone feeling low, anxious or depressed  
0800 83 85 87 | [www.breathingspace.scot](http://www.breathingspace.scot)

Digital Version



[www.worryingaboutmoney.co.uk/aberdeenshire](http://www.worryingaboutmoney.co.uk/aberdeenshire)

Updated on 23/09/22  
Share your experience of using this guide:  
[www.bit.ly/moneyadvicefeedback](http://www.bit.ly/moneyadvicefeedback)

**Worrying About Money?**

Financial advice and support is available if you're struggling to make ends meet

Follow these steps to find out where to get help in Aberdeenshire



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### Step 1: What's the problem?

#### I suddenly have no money

- Lost job/reduced hours
- Lost money/unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Money stopped (e.g. failed a medical)
- Sanctioned - see option 5

See options **1 2 5 6**

#### I am waiting on a benefit payment/decision

- Made a new claim for benefit
- Benefit payment is delayed
- Waiting for a benefit decision

See options **1 4**

#### My money doesn't stretch far enough

- Deciding between food/fuel/mobile credit
- Low income or zero hours contract
- Statutory Sick Pay too low to cover costs
- Not sure if eligible for support
- Change of circumstance (e.g. new baby/ bereavement/illness/left partner)

See option **2**

#### I have debt

- Rent or Council Tax arrears
- Gas or electricity
- Credit or store cards
- Personal loans and overdrafts
- Owe friends and family
- Benefit repayments

See option **3**

### Step 2: What are some options?

#### 1 Scottish Welfare Fund

People on low incomes may be able to get a **crisis grant** from the Council.

This is a payment to help you cope during an emergency or disaster, or due to unexpected expenses. Crisis grants do not have to be paid back (not a loan).

#### 2 Maximise Your Income

Anyone who is struggling financially can get a benefit check and speak to an advisor for free and confidential advice.

A **benefit check** can ensure that you are receiving all the money you're entitled to, especially if your circumstances have changed recently. Speaking to an advisor could also help with managing gas and electricity bills and **make sure you're not missing out** on things like school clothing grants or free school meals.

#### 3 Debt Advice

Debt can happen to anyone. Free advice and support can help you find ways to manage your debts and reduce how much you pay each month.

#### 4 Benefit Advance

If you have made a new claim for benefit and are in financial hardship while you wait for your first payment, you may be able to get an advance to afford things like rent or food. It's important to get advice before taking out an advance. Benefit advances must be paid back, and the money will be taken from your future benefit payments (a loan).

#### 5 Hardship Payment

If you have been sanctioned, you may be able to request a hardship payment from the Jobcentre. Hardship payments are not always paid immediately, and they're not available to everyone. Hardship payments of Universal Credit need to be paid back (a loan), but hardship payments of Job Seekers Allowance or Employment Support Allowance do not (not a loan).

#### 6 Challenge a Decision

You can challenge a benefit decision if your benefit has been stopped / sanctioned / reduced / refused or you have been overpaid. Most benefit decisions need to be challenged within one month.

**Step 3: Where can I get help with these options?**