



*Creative
Education
Trust*

Dear Creative Education Trust Community Member,

It is no secret that the current economy is difficult for many organisations, individuals and families. There is no shame if you or someone that you know is struggling, as so many are. Now is the time for us to help each other.

As a Trust, we believe in our academies being at the centre of their local communities. This was the case throughout the pandemic and will remain the case throughout these difficult times.

There is help available, but it is often difficult to navigate your way to find that help. This document is our attempt at helping you find the help available to you by putting everything we can find in one place for you. Though we have no direct involvement with running these programmes and cannot advise on which may be right for you, we believe that they are all current and running as intended.

If you have any difficulty reading through this document, please contact Miss S Stone via enquiries@threepeaksacademy.org.uk to help you.

Sincerely,

Creative Education Trust

What help is available at my child's/childrens' school?

Breakfast Club and Afterschool Club

Did you know that if your child attends our Breakfast Club or After School Club, the government may pay for 20% of that cost? This can be done through a Tax-Free Child Care Account.

You may be able to get a Tax-Free Child Care Account if:

Over the next 3 months you and your partner (if you have one) must each expect to earn at least:

- £1,976 if you're aged 23 or over
- £1,909 if you're aged 21 or 22
- £1,420 if you're aged 18 to 20
- £1,000 if you're under 18 or an apprentice
- This is at least the National Minimum Wage or Living Wage for 16 hours a week on average.
- We can help calculate your average 3-month wage if you are self-employed, or work on-and-off during the year.

For more information on eligibility please visit: <https://www.gov.uk/tax-free-childcare>

Families receiving Universal Credit are not eligible for a Tax-Free Child Care Account because they are able to reclaim up to 85% of childcare costs through Universal Credit. If your family receives Universal Credit, and would like help reclaiming childcare costs, please get in contact with the school.

With rising costs of living, these government schemes can help out with costs. If you would like help applying for government schemes to pay for child care, please feel free to get in contact with the school.

Uniform

Second hand uniform is available at the school. Please contact Michelle Darlaston.

Trips and Clubs

Payments will be broken down into smaller steps.

If you require further support please contact Michelle Darlaston to discuss possible ways in which we can help.

Michelle Darlaston's contact details: michelle.darlaston@threepeaksacademy.org.uk,
07739754135

Hygiene Bank

Tamworth Hygiene Bank donate items to our school at least once a half term. These are then available to all parents to make use of. Contact Michelle Darlaston for further information.



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Heart of Tamworth

For £4 you can purchase a bag of food items from the shop based at The Sacred Heart Church, Glascote. You can also visit the HOT Café which has a selection of food and drinks available at very low prices. Thursday 1-3pm Games Club, Friday 1-3pm Friendship Group (these are for adults only.)

Tamworth Pantry

Weekly Pop-up-Pantry where you can obtain a bag of food if you are struggling. Membership cards are available, free of charge and allow you to visit the pantry on a regular basis.

I'm on benefits/I'm interested in benefits. Where do I go for advice?

The following link has a wealth of information on benefits including how to find a benefits advisor:

<https://advicefinder.turn2us.org.uk/>

The following calculators allow you to enter your personal circumstances to help you to understand the benefits that you could be entitled to based on your situation.

- [Turn2Us](#)
- [EntitledTo](#)

Further information on benefits:

- [EntitledTo A-Z](#) – an index of online factsheets about a wide range of benefits issues
- [Disability Rights UK](#) – helpful information about rights for disabled people. This includes useful [factsheets and guides](#), including a guide on how to claim [PIP](#) (Personal Independence Payment)
- [Advice Now](#) – helpful and accessible guides on a wide range of topics, including on [benefit reconsiderations and appeal](#)

There are other specific benefits, national payments, and tax relief schemes, which may be useful to you:

- [Marriage Tax Allowance](#)
- [Support for Mortgage Interest](#) – if you are a homeowner on a low income, you may be eligible to receive support towards interest payments on your mortgage
- [Tax relief for those working from home](#)
- [Sure Start Maternity Grant](#) – grants for first-time parents claiming certain benefits
- [Help with childcare costs](#) – a number of government support programmes for working parents with childcare
- [Bereavement Support Payment](#) – financial support if your husband, wife, or civil partner dies.
- [Funeral Expenses Payment](#) – Government support with funeral expenses for those receiving benefits
- [Healthy Start](#) – Money for families on low incomes with children up to four years old to spend on fruit, vegetables, and milk

If you're struggling with debt, there are a number of services that may be able to offer you advice:

[National Debtline](#)

[Stepchange](#)

I need help and support with my energy bills. Where do I go?

- [Energy Support Scheme](#) – information about how the £400 support for domestic households will be distributed in autumn 2022
- [Warm Home Discount](#) – £140 off bills or added to prepayment meters for eligible customers. Click the link to find out more about how to apply
- [Boiler and insulation grants](#) – those in receipt of benefits and under a certain income threshold may be entitled to funding for insulation or replacement of old boilers
- [Local energy grants](#) – search service for local energy grants
- [Ofgem website](#) – find advice and answers to questions you may have on managing your energy supply and bills

I'm worried about how little food is in the house/feeding myself or my family. Where can I go?

Foodbanks and general food advice:

- [Trussell Trust Foodbanks](#) – referral required.
- [Independent Food Aid Network](#) – links to a range of local, independent providers
- [Iceland over 60s discount](#)
- [Olio](#) – an app that allows individuals to access surplus food from various providers
- [Community Fridge](#) – free, surplus food in over 300 locations
- [Free or cheap food deals](#)

Pantries/ community shops/ social supermarkets

Projects that provide food at discounted rates to local communities:

- [Your Local Pantry](#)

- [Family Action FOOD Clubs](#)
- [Community Shop Group](#)
- [Community Grocery](#)

I have concerns about the cost of health and wellbeing. Where can I go for help?

- [NHS low income scheme](#) – help with healthcare costs for those on a low income
- [Help with health related travel costs](#)
- [Advice on cheap sanitary products – including asking for an emergency ‘package for Sandy’ at Morrisons](#)
- [Information from Mind on money and mental health](#)

I am worried about my housing situation. Where do I go for help?

- [Shelter](#) – a wide range of housing advice and information online and through a phone helpline
- [Housing Rights](#) – information about housing rights
- [Streetlink](#) – to report and support people sleeping rough
- [National Homelessness Advice Service](#) – advice line for professionals about housing issues that clients are experiencing

I am an immigrant. Some of these things are not available to me. Where can I go for help?

- [NRPF network](#) - national support information for people with no recourse to public funds
- [Find a free, registered immigration advisor](#)

Please find additional help and support with various issues below:

Travel

- [Disabled bus pass](#)
- [JobCentre Plus travel discount card](#) – 50% off for eligible unemployed people
- [Railcards](#) – discounts of rail fares for certain groups
- [RAC advice on how to save fuel](#)

Internet

- [Social Broadband tariff](#) – Broadband deals for people in low incomes/in receipt of benefits

General Help and Advice

The following websites cover a wide range of financial support issues

- [Citizens Advice](#) – benefits, work, housing, debt, family, immigration, law
- [Money Helper](#) – money, debt, benefits, family
- [Government cost of living support](#) – check what support the government is providing
- [Money Saving Expert](#) – Cost of Living Survival guide

Grants for individuals

- [Turn2Us search](#) – there are several individual grants that may be based on a person's circumstances, location, or occupation.
- [Buttle](#) – grants of up to £2,000 for children who have experienced a crisis
- [Children in Need](#) – critical household items for children experiencing a crisis or emergency
- [Glasspool](#) – grants for household essentials
- [Family Fund](#) – grants for people with disabled children for household items

