

Coronavirus and financial help available

Advice can change and it is important to check regularly for any updates on the support available to those affected by coronavirus. Useful information can be found on

The Scottish Government <https://www.gov.scot/coronavirus-covid-19/>

The Department for Work and Pensions (DWP)
<https://www.gov.uk/government/organisations/department-for-work-pensions>

The Citizens Advice Bureau (CAB)
<https://www.citizensadvice.org.uk/scotland/health/coronavirus-what-it-means-for-you-s/>

The Money Advice Service <https://www.moneyadviceservice.org.uk/en/articles/coronavirus-what-it-means-for-you>

Turn2us (A national that helps people in financial hardship to gain access to welfare benefits, charitable grants and support services.) <https://www.turn2us.org.uk/get-support/Benefits-and-Coronavirus-Sickness>

If you are employed.

The government has announced it will pay 80% of your wages if your employer is forced to temporarily close because of coronavirus. The coronavirus job retention scheme will be available to anyone on the PAYE scheme however it is your employer who needs to contact HMRC to apply. In order for you to qualify, your employer will have to re-assign your employment status as a 'furloughed worker'. Basically, this means you continue to be employed but are on a temporary leave of absence.

The scheme will pay 80 percent of the retained workers' salaries, up to £2,500 a month. Your employer can top up your salary to more than this if they choose to. Wages under the scheme will be backdated to 1 March and the scheme will be open for at least three months. There is no limit on the amount of funding and the government will support as many jobs as necessary.

The first of the grants are hoped to be paid before the end of April so it could take a few weeks to get your money.

If you have already been told your job is gone, you should contact your employer to see if they are now willing to take you back on. If you have already made a claim for benefits you should contact the relevant benefit helpline for advice before cancelling your claim.

If your income changes

If your income has been affected due to the virus, there are options to get help towards your rent. If you already receive benefits and your income changes then you should:

- Update your council for your housing benefit
- Report the changes to universal credit

This will make sure you get what you're entitled to as quickly as possible.

Depending on the circumstances of your household you may also be entitled to income-based benefits such as Universal Credit (if you are under pension age) or Pension Credit (if you are over pension age). **If you or your partner or spouse are already getting benefits that are being replaced by Universal Credit get advice about your situation as soon as possible as your current benefits may be affected if you claim Universal Credit.** This particularly applies to

anyone claiming Working Tax Credit, once you make a claim for Universal Credit you will not be able to move back, and it may not be in your long-term interest to be in receipt of Universal Credit. There will be a great demand placed on advice agencies so if you are unable to get welfare rights advice Turn2us have a benefit calculator that might help.

<https://benefits-calculator.turn2us.org.uk/AboutYou>

If you're not currently receiving any benefits, don't delay in making a benefit claim, if you're claiming Universal Credit you will have to wait at least five weeks for the first payment.

You can make a claim for an advance payment while you are waiting for your Universal Credit payment. You can talk to your work coach about how to do this once you've made your claim. The advance payment is a loan that will need to be paid back out of future Universal Credit payments, so make sure you only ask for what you need.

If you are off sick.

Provisions for sick leave will vary, some employees will have contracts that allow them their normal pay while they are unable to work because they are sick. If you do not get fully paid sick leave, or if you work in a job where you do not have contractual sick leave, you may be able to help known as Statutory Sick Pay. Statutory Sick Pay is money paid by employers, so self-employed workers are not eligible, but casual or agency workers may be eligible.

If you are not eligible to receive sick pay you can apply for Universal Credit and/or apply for New Style Employment and Support Allowance. **If you or your partner or spouse are already getting benefits that are being replaced by Universal Credit get advice about your situation as soon as possible as your current benefits may be affected if you claim Universal Credit.** This particularly applies to anyone claiming Working Tax Credit, once you make a claim for Universal Credit you will not be able to move back, and it may not be in your long-term interest to be in receipt of Universal Credit.

If you are self-employment

Self-employed people will be able to apply for a taxable grant that will cover 80% of their self-employment income – up to £2500 per month. This will be calculated based on average monthly profits over the last 3 years. If you do not have 3 years of accounts it will be averaged out over the longest period available.

It will take a few weeks for the scheme to be up and running but grants can be backdated to the beginning of March 2020. The scheme will be open for 3 months and grants won't be paid until the beginning of June. To ensure that the support is targeted there will be some criteria about who can apply for it:

- You must have trading profits below £50,000
- A majority of your income must be from self-employment
- You must have a tax return for Financial Year 2018/2019. For anyone who missed the January filing deadline for tax returns you can access the scheme if you file your return within the next 4 weeks.

If you are unable to access this grant and if you've paid enough National Insurance Contributions, you might be able to claim new style Employment and Support Allowance (ESA) if you're ill, or elements of Universal Credit if you need help with costs like children or housing. **If you or your partner or spouse are already getting benefits that are being replaced by Universal Credit get advice about your situation as soon as possible as your current benefits may be affected if you claim Universal Credit.** This particularly applies to anyone claiming Working Tax Credit, once you make a claim for Universal Credit you will not be able to move back, and it may not be in your long-term interest to be in receipt of Universal Credit.