FINANCIAL CHECKLIST

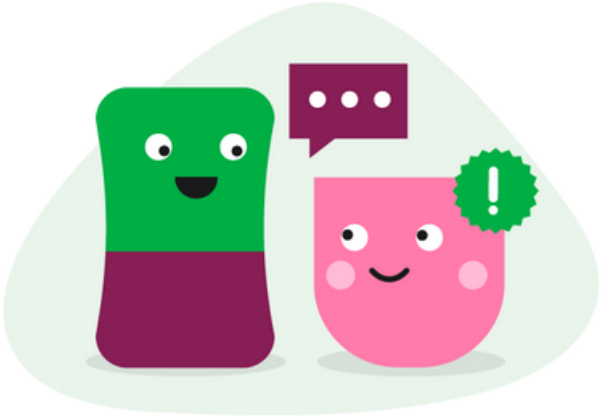
Carers in bedfordshire

Financial Checklist for Carers

As carers, we often can find ourselves in the dark just to find the help we need. Be it looking for help with extra money or what sorts of funding we're entitled to.

Sometimes, searching for something only to find out we may not be eligible for it can be confusing (and quite honestly frustrating!)

So we've simplified this for you - with our financial checklist for carers. We've done the research and mapping for you. Select the category that best suits you. Then simply tick things off the checklist we've created.



> We offer benefits advice so if you would like to speak to someone in person please call 0300 111 1919 and make a request to speak to an advisor

I'm working age (15-64) and in work

Carer's Allowance
If you provide 35 hours of unpaid care a week, and are earning less than £151 a week, you may be eligible for £83.30 a week.

Carer's Credit
If you provide 20 hours of unpaid care a week, Carer's Credits will help fill the National Insurance gaps to ensure you have enough credits for our State Pension later on. This is because you may not be working enough hours to build this. You'll automatically get this if you receive Carer's Allowance.

Carer's Element
If you're on a low income and receiving Universal Credit, you may be entitled to an additional £198.31 a month for looking after someone. This is known as the Carer's Element of Universal Credit.

Attendance Allowance
This is a benefit for the person you care for, if they've reached state pension age and have a physical or mental health disability. It's a payment to help with the extra care and supervision needs they may have.

Disability Living Allowance
If you're caring for someone who is under 16, they may be eligible for Disability Living Allowance (DLA)

I'm working age (15-64) and in work cont.

Personal Independence Payment

If the person you care for is below state pension age (at time of applying), they may be eligible for a Personal Independence Payment (PIP). PIP can help with the extra costs of living and there are two components: A daily living part, to help with everyday tasks, and a mobility part for help with getting around.

Direct Payments from a Carer's Assessment

A Carer's Assessment with the local council can open doors to more help, including with the costs of caring. This could be in the form of Direct Payments - a one-off payment to you to either help you take a break, pay for driving lessons or other ways depending on our needs as carers.

Grants from our Local Council

Sometimes, the local council may offer grants to help with the costs of caring, such as home adaptations or equipment. It's also helpful to know that you don't have to pay VATs on adaptations if the person you care for has a disability - also known as a VAT relief.

It's worth checking with the council and Carers in Bedfordshire website. Turn2Us also has a helpful tool to help us search for local grants.

Council Tax Discount

If you're on a low income and claiming a benefit, you may be eligible for a Council Tax reduction. Depending on where you live, your council will have a different way of offering these so it's worth checking.

Any Questions?

We are just a phone call away
0300 1919

I'm working age (15-64) and unable to work

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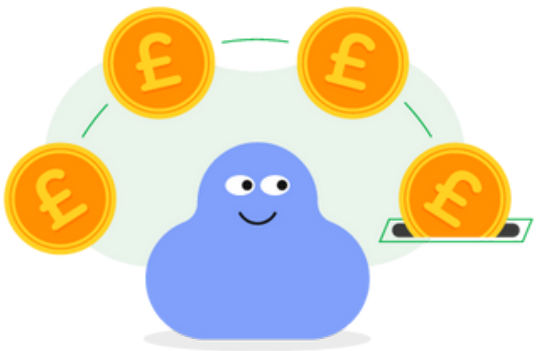

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I receive a State Pension (65 or over)

Carer's Allowance

If your State Pension is less than the £83.30 a week and you are providing 35 hours or more of care per week, then you can receive Carer's Allowance as a "top up" to make up for the difference. If your State Pension is more than £81.90, you won't be entitled to Carer's Allowance.

Attendance Allowance

If you have a physical or mental health disability and need more help, you may be entitled to Attendance Allowance. Attendance Allowance has two different rates depending on the extent of our own care needs.

The person you care for may also be entitled to Attendance Allowance, if they have a disability. You can receive Carer's Allowance and Attendance Allowance.

Disability Living Allowance

If you are caring for someone who is under 16, they may be eligible for Disability Living Allowance (DLA)

Personal Independence Payment

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Pension Credit - The Carer Addition (also known as 'carer premium')

If you are on a low income, you may be entitled to Pension Credit - separate from State Pension. This is extra money to help with living costs, such as housing or rent. As it's means tested, it's also important to note that State Pension, any other pensions, and Carer's Allowance count as income if you are receiving any of these.

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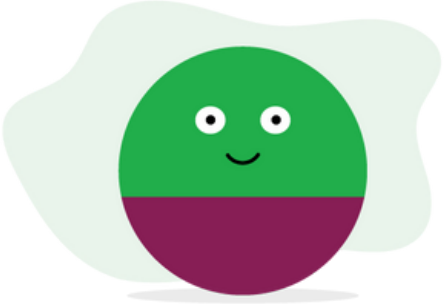

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