



Sources of Financial Help and Information

Self-Employed Income Support Scheme

You must make your claim on or before 29 January 2021. To make a claim for the third grant your business must have been impacted by coronavirus on or after 1 November 2020. You can make a claim for the third grant if you're eligible, even if you did not make a claim for the first or second. [Claim SEISS](#).

Additional Restrictions Grant

Discretionary scheme which aims to support businesses severely impacted by the ongoing COVID19 restrictions via the delivery of grants and business support. Phase 1 grant programme closed on 2nd December 2020, phase 2 will be launched in early 2021. For business not paying business rates. Check if you are eligible - [Local Restrictions Support Grant](#). Apply through your local authority.

Universal Credit

You can apply for [Universal credit](#) if:

- you're on a low income or out of work
- you're 18 or over (there are some exceptions if you're 16 to 17)
- you're under [State Pension age](#) (or your partner is)
- you and your partner have £16,000 or less in savings between you

New Style Jobseeker's Allowance

If you're unemployed or work less than 16 hours a week you may be able to get [New Style Jobseeker's Allowance \(JSA\)](#). You can claim JSA if you cannot work but you're still getting paid by your employer ('on furlough') or receive a grant through the Self-Employment Income Support Scheme and both the following apply:

- you usually work less than 16 hours a week
- you meet the other eligibility requirements for JSA

Employment and Support Allowance (ESA)

You can apply for [Employment and Support Allowance \(ESA\)](#) if you're under [State Pension age](#) and you have a disability or health condition that affects how much you can work.

Pension Credit

[Pension Credit](#) is an income-related benefit made up of 2 parts - Guarantee Credit and Savings Credit. Guarantee Credit tops up your weekly income if it's below state pension Savings Credit is an extra payment for people who saved some money towards their retirement.

Test & Trace Support Payment Scheme

Some people may be able to claim for some support if they have been told to self-isolate through the Test & Trace scheme. You can check that [here](#).

Advice from Government

[Government advice](#) for people struggling to pay essential bills because of Coronavirus

The Money Advice Service – [free financial help and information](#).

Finance relief on mortgages, car leasing, credit cards etc has been extended until the end of April. Anyone can claim via their finance company up to a maximum of 6 months, 3 months at a time. Further details from [MoneySavingsExpert](#).

Other help

Food banks are grassroots, community organisations aimed at supporting people who cannot afford the essentials in life. If you are in financial crisis and live in England or Wales, please call our confidential free helpline on 0808 208 2138 (open Monday to Friday, 9am–5pm). [Find your nearest food banks](#)

The Trussell Trust - [The Trussell Trust - Stop UK Hunger](#)

Food Cycle support people who are hungry and lonely by serving tasty lunches and dinners every single day in towns and cities across the country. Many people struggle to afford the basics to eat and many will eat alone without company or conversation. - <https://www.foodcycle.org.uk>

National Zakat Foundation

The hardship fund is for help with basic cost & small debts for Muslim community - [Apply for Zakat - Check who is eligible for Zakat - NZF](#)

Coronavirus Business Support Loans

The scheme helps small and medium-sized businesses to borrow between £2,000 and up to 25% of their turnover. The maximum loan available is £50,000. The government guarantees 100% of the loan and there won't be any fees or interest to pay for the first 12 months. After 12 months the interest rate will be 2.5% a year. The scheme is open to applications until 31 March 2021

Scottish Welfare Fund Crisis Grants - [Scottish Welfare Fund - crisis grants - Citizens Advice Scotland](#)

Citizens Advice Scotland - [Benefits - Citizens Advice Scotland](#)

Step Change Debt Charity

A [range of information, support and guidance.](#)

The Beattie Foundation

The Jack and Ada Beattie Foundation gives grants of £100 for individuals to support essential and basic needs in London and Birmingham. - <https://beattiefoundation.com>