



Support and friendship
for families

HOME – START TAMWORTH
01827 62400

Home – Start Tamworth/Charity Shop

1 King Street

Tamworth

B79 7DN

Children's Toys, Clothes, Books

Baby Equipment, Shoes and

Much, Much, More

01827 62400

Financial Statement

INCOME (Monthly)

Client's salary or wages £ _____ : _____

Partner's salary or wages £ _____ : _____

Other income £ _____ : _____

Other income £ _____ : _____

Benefits

Universal Credit £ _____ : _____

Universal Credit-ESA £ _____ : _____

Tax Credit/s £ _____ : _____

Child Benefit £ _____ : _____

Statutory Sick Pay £ _____ : _____

P.I.P / D.L.A £ _____ : _____

Carer's Allowance £ _____ : _____

Pensions

State pension(s) £ _____ : _____

Private/work pension(s) £ _____ : _____

Pension Credit(s) £ _____ : _____

Attendance Allowance £ _____ : _____

Total Income (A) £ _____ : _____

(p4 + p5)

Outgoings (Monthly) essential

Rent £ _____ : _____

Mortgage £ _____ : _____

Ground rent/service charges £ _____ : _____

Other secured loans £ _____ : _____

House/contents insurance £ _____ : _____

Pension/life insurance £ _____ : _____

Council Tax £ _____ : _____

Gas £ _____ : _____

Electricity £ _____ : _____

Water £ _____ : _____

TV licence £ _____ : _____

Court fines £ _____ : _____

Child support £ _____ : _____

H.P. / Conditional Sale £ _____ : _____

Childcare costs £ _____ : _____

Adult care costs £ _____ : _____

Other £ _____ : _____

Outgoings (B) £ _____ : _____

-

Outgoings (Monthly) flexible

Mobile phone(s) £ _____ : _____

Internet /Cable/Satellite £ _____ : _____

Public transport £ _____ : _____

Car insurance £ _____ : _____

Vehicle Tax £ _____ : _____

Fuel / electric charge up £ _____ : _____

MOT and car repairs £ _____ : _____

Parking Costs £ _____ : _____

Food £ _____ : _____

Clothing / footwear £ _____ : _____

Nappies/ baby items £ _____ : _____

Pet food £ _____ : _____

Health (dental/medication) £ _____ : _____

School meals £ _____ : _____

Other - £ _____ : _____

Outgoings (C) £ _____ ; _____

Total Outgoings B + C
£ _____ : _____

Available Money £ _____ : _____

(Total A minus Total B+C)

Managing Better: Finances

Making a list of income and outgoings is another name for a financial statement, using a financial statement you can find a starting point and balance of what your money situation is ([template in booklet](#))

Using this you have opportunity to break down your costs to see if you are getting the best deal for what you use and need i.e. Mobile Phone offers, Energy Tariffs etc.

Could you be entitled to benefits or if any is your benefit payments are correct as changes in income can impact on current benefit entitlement a benefit check would assist you to find this out (if in receipt of benefit any changes have to be reported, i.e. Universal credit, council tax reduction, child benefit, always check you are liable if fail to do so)

Should you have debts now that have your financial statement, contact can be made with creditors to show why you may be unable to maintain payments or unable to pay at all at this time

This is also a chance to plan forward as you may be able to save money for emergencies (appliances breakdown), Christmas, birthdays, holidays, school uniforms etc.

Links to Financial help - DWP/Local Government

Free School Meals

www.gov.uk/apply-free-school-meals

Healthy Start; for people more than 10 weeks pregnant or with children under 4, help to buy healthy food and milk.

www.healthystart.nhs.uk/

Sure Start Maternity Grant; A one-off payment of £500 to help towards the costs of having your first child

www.gov.uk/sure-start-maternity-grant

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[If you're getting free childcare if you're working or Tax-Free Childcare you have to confirm if your details are up to date every 3 months.](#)

[Sign into your childcare account to find out when you next have to check your details](#)

Your eligibility for support with childcare costs might also change.

[Check if your eligibility for help with childcare costs has changed](#)

Check what to do when your child reaches school age,

[Apply for a primary school place](#)

[Find before and after school and holiday clubs](#)

You might be able to use help for Tax-Free Childcare to pay for childcare like wraparound care, after school clubs or other activities (as of 5th April 2025 tax credits cease and move to) Universal Credit check at gov.uk.

To Apply for all claims you must have a

[National Insurance Number](#)

[British or Irish Citizenship, or Settled or Pre settled Status or applied for](#)

:

[Not have earnings over £100,000.00 a year](#)

[Check if you are better off \(Gov.uk\)](#)

[Hours work you and your partner \(if have one\)](#)

[Information about your children \(including dates of Birth\)](#)

[Monthly costs of Childcare \(registered care provider\)](#)

[Any Disability Benefits](#)

DWP must be notified of any changes

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Managing Better - Childcare Support

Find out if you can get help with childcare costs

You can only get help with [Registered Childcare Provider](#).

Find where you can get childcare,

1. [Find a nursery school place](#)
2. [Find a registered childminder](#)
3. [Search for free early education and childcare](#)

Get help paying for childcare,

You can get help with childcare costs for children under 18. You might be able to apply for:

- [Tax-Free Childcare](#)
- [Universal Credit](#)

You could also get free childcare when your child is aged 9 months to 4 years.

You might be able to apply for:

- [free childcare for 2 year olds if you get certain benefits](#)
- [15 hours free childcare for 3 to 4 year olds](#)
- [free childcare if you're working](#)

You can only get childcare vouchers if you have already joined a scheme.

[Check the rules for childcare vouchers](#)

Check what to do if your circumstances change,

Tell government straight away if your circumstances change and you're getting:

- [Universal Credit](#)

[Help for Households; see what support is available to help with the cost of living and save money with our energy saving tips;](#)
helpforhouseholds.campaign.gov.uk/

[Universal Credit](#)

www.gov.uk/universal-credit

[Universal Credit: further information for families](#)

www.gov.uk/government/publications/universal-credit-and-your-family-quick-guide/universal-credit-further-information-for-families

[Move to UC](#) - ucmove.campaign.gov.uk

[Council Tax Reduction- for those on a low income or claim benefits.](#)

www.gov.uk/apply-council-tax-reduction

[Discretionary Housing Payments \(DHPs\) - financial support to help with rent or housing costs.](#)

www.gov.uk/government/publications/claiming-discretionary-housing-payments/claiming-discretionary-housing-payments

[Tax-Free Childcare Up to £500 every 3 months, \(up to £2,000 a year\) for each child, to help with the costs of childcare.](#)

www.gov.uk/tax-free-childcare

[Help paying for childcare](#)

www.childcarechoices.gov.uk

[Universal Credit & childcare; Claim back up to 85% childcare costs if eligible for Universal Credit](#)

www.gov.uk/help-with-childcare-costs/universal-credit

[Help to Save; Get help with savings if you're on a low income \(Help to Save\)](#)

www.gov.uk/get-help-savings-low-income/what-youll-get

[Healthcare Travel Costs Scheme \(HTCS\)](#)

www.nhs.uk/nhs-services/help-with-health-costs/healthcare-travel-costs-scheme-htcs