Help with money - information for young people and adults

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Help with money

If you have special educational needs or a disability, you could get money to help you with extra costs.

Apply for a NOWcard

Holders of disabled person's NoWcards issued by Blackpool Council can travel free of charge on Blackpool busses and trams between 9.30am and 11.00pm Mondays to Fridays and all day on Saturday and Sundays.

Apply on the NOWcard website.

Disability support from your bank

Some banks have dedicated teams or services to help young people and adults with disabilities.

Bank	Contact details to support customers with a disability
Virgin Money	Accessibility support services Email address for help: disability.awareness@virginmoney.com
Lloyds	Accessibility support
TSB	Support if you're in a vulnerable situation
Halifax	Accessibility and disability
Natwest	Our commitment to accessibility

Earning an income

Help with finding a job.

Benefits

Benefits are payments from the government to help people who are sick or disabled or on a low income. You must be over 16, or in some cases over 18 to get benefits.

Personal Independence Payment (PIP) and Disability Living Allowance (DLA)

Personal Independence Payment (PIP) is a benefit that helps with some of the extra costs caused by long-term ill-health or a disability if you're aged 16 to state pension age.

PIP is replacing Disability Living Allowance (DLA) for people aged 16 to state pension age. If you are over 16 and already get DLA, see the GOV.uk information about DLA for adults (external link) to find out more.

If you are under 16 and get DLA, you will need to apply for PIP when you turn 16.

If you get PIP or DLA you might be entitled to other benefits, help and discounts. The Gov.uk website has details of financial help if you're disabled.

Grants

Grants are one-off payments that help people with a specific need like funding a course or buying equipment.

Access to work

An Access to Work grant can pay for practical support if you have a disability, health or mental health condition to help you:

- Start working
- Stay in work
- Move into self-employment or start a business

You can also apply for an Access to Work grant if you have a disability or health condition and are on or about to start the work experience placement of a supported internship, or traineeship.

Personal budgets

Personal budgets are an amount of money to support you to meet needs that are identified when you have an assessment. It is money which is paid instead of some of the services you would get.

You don't have to have a personal budget, but having one could give you more choice and control of the services you get.

There are three different types of personal budget:

- A personal social care budget: for extra and individual support at home and when you go out
- A personal health budget: for young people with long-term conditions and disabilities who get NHS continuing care funding and to help with equipment costs or other health services
- A personal SEN budget: for young people up to the age of 25 who need more support to learn at school or college

Direct payments

If you are over 18 and have a personal social care budget, you can choose to get direct payments. If you get direct payments, you will be paid the money so that you can buy the care or support you need.

Understanding your payslip

Money helper helps you to understand the different sections of your payslip.

What is a pension?

Workplace pension is an opportunity to start saving for your retirement when you start work.

For more help to organise your money

Mind charity has tips for organising your money.

National government - information about benefits and other help if you are disabled.

16 to 19 Bursary Fund Help with education-related costs for those aged 16 to 19 and studying at school or college (not university) or on a training course

Disabled Students' Allowances (DSAs) Help for higher education students that could help pay for things like specialist computer software or extra travel because of your disability.

The money advice service - guides to help you manage your money.

Jobcentre Plus - To start claiming benefits or ask about a benefit claim you have already made

NHS choices - information about personal health budgets

Accessing your Child Trust Fund

A Child Trust Fund is a long-term tax-free savings account for children born between 1 September 2002 and 2 January 2011. To find out how to access the trust fund, go to the Gov.UK website.

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