



LUMINARY  
BAKERY

*Financial Support*

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## HAVE YOU GOT LESS MONEY BECAUSE OF CORONA?

### YES, IS THIS:

Because:

- you've lost your job
- you're self-employed and can't get work
- you can't work because your workplace has closed

#### **EMPLOYED?**

You may be asked to stay off work. Your employer should pay 80% of your salary, up to £2,500 a month, as part of the Coronavirus Job Retention Scheme.

#### **SELF EMPLOYED?**

You may be eligible for the Self Employment Income Support Scheme, if you completed a tax return in 2018/19. This is a grant for your loss of earnings. The Government will contact you.

Universal Credit is now more accessible for self-employed people.

Local Welfare Assistance – check your local council's website

#### **ZERO HOURS CONTRACT?**

If you have been paid through PAYE and have been on the payroll since 28/2/2020 you may be eligible for the Coronavirus Job Retention Scheme. Your employer should pay 80% of your salary.

Universal Credit

Because:

- you have coronavirus
- you have coronavirus symptoms, for example a high temperature or new continuous cough
- someone in your household has coronavirus symptoms
- you've been told to self-isolate by a doctor or NHS 111

#### **EMPLOYED?**

Your employer should pay you Statutory Sick Pay (£94.25 a week) while you are off sick. If you need to self-isolate for more than 7 days you can get an online self-isolation note from the NHS website or the NHS mobile phone app

#### **SELF EMPLOYED?**

'New Style' Employment & Support Allowance (ESA) - a fortnightly payment that can be claimed on its own or at the same time as Universal Credit. (You usually need to have been working within the last 2 to 3 years)

Local Welfare Assistance – check your local council's website

#### **ZERO HOURS CONTRACT?**

See next page.



**DON'T  
NAVIGATE THIS  
ALONE, YOUR  
LUMINARY  
SUPPORT  
WORKER CAN  
EXPLORE THIS  
WITH YOU!**

## **ZERO HOURS CONTRACT?**

**DO YOU EARN  
£118 A WEEK?**

**YES**

Statutory Sick Pay

**NO**

New Style ESA

Local Welfare Assistance – check your  
local council's website

## **ALREADY RECEIVING BENEFITS?**

**YOU MIGHT BE ABLE TO GET MORE MONEY IF YOU'RE EARNING LESS BECAUSE OF CORONAVIRUS.**

### **HOUSING BENEFIT**

You should be able to get more money if your income has dropped. Let your local council know as soon as possible.

### **WORKING TAX CREDITS**

You'll only get more money if your income drops by £2,500 across the tax year, which runs from April 6 to April 5. If you don't think your income will drop by that much, you should check if you would get more money on Universal Credit. If you start claiming Universal Credit, you won't be able to claim Working Tax Credits anymore. It's best to talk to a benefits adviser about moving on to Universal Credit.

## LOCAL COUNCIL TAX SUPPORT

If you already pay a reduced rate of council tax, you may be able to pay even less. Contact your local council.

## UNIVERSAL CREDIT

Universal Credit will increase by around £20 per week. You don't need to do anything. If you are earning less due to coronavirus, you need to record this in the usual way on your online journal.



## NOT RECEIVING ANY BENEFITS?

You might be able to claim Universal Credit. You can still get Universal Credit if you're self-employed.

You can work out what benefits you might be eligible for by using the [Turn 2 Us Benefit Calculator](#)

You can speak to a specialist at [Citizen's Advice](#)

Before applying for any new benefits we suggest you discuss your options with an expert, by calling Citizen's Advice.



**JOBCENTRE PLUS** The government has postponed all face-to-face benefits assessments or appointments at the Jobcentre Plus until at least 19 June 2020. You may still need to speak to the Jobcentre Plus on the phone.

**DISABILITY BENEFITS** For advice on your disability benefits call the Disability Service Centre on 0800 121 4433

**COUNCIL RENTING** No council tenant will be evicted for not paying their rent due to coronavirus. If you are struggling to pay your rent, speak to your support worker.

**PRIVATE RENTING** In the next three months, private landlords will not be able to evict tenants. If you are struggling to pay your rent, speak to your support worker.

**LOCAL WELFARE ASSISTANCE** If you're struggling to pay for daily essentials it's a good idea to see if your local council offers support, by providing things like essential household items, clothes or food vouchers. Each council is different, so speak to your support worker if you need help contacting your council.

**HEALTHY START** If you're at least 10 weeks pregnant or have a child under 4 years old, you might be able to get free vitamins and Healthy Start vouchers for milk, fruit and vegetables and infant formula milk. You need to be claiming some benefits. Call the Healthy Start helpline on 0345 607 6823 for more information.

**CHARITY GRANTS** Some charities provide one-off grants to help people through difficult times. Speak to your support worker about using the Turn 2 Us grant finder to see if there are any available grants.

## SCAMS

If you see emails about coronavirus from someone you don't know, don't click on any links or buy anything. Don't give money or personal details to anyone you don't know or trust – for example, if someone knocks on your door and offers to help.



As Luminary Limited is a charity registered within the UK, the following helplines are UK only.

In the event you are concerned for your, or another persons' health or wellbeing, you can seek further information and help from the following:

If you or someone else is in immediate danger **always** phone 999.

For health queries that are not an emergency but you feel are urgent, you can call 111.

## Mental Health

If you are experiencing Self Harm or Suicidal thoughts, call NHS: 111 and your GP for an urgent appointment.

Papyrus HOPELINE (under 35's): 0800 068 4141

Samaritans 116 123 or text Shout to 85258  
[www.mind.org.uk](http://www.mind.org.uk)

## Domestic Abuse

The National Domestic Abuse Helpline 0808 2000 247

National Stalking Helpline 0808 802 0300

## Homelessness

Shelter 0300 636 1967  
[shelter.org.uk](https://www.shelter.org.uk)

Local Authority Housing Options Teams (HOST) have a duty of care if someone presents as homeless. You can find the phone number for your HOST at:  
[www.gov.uk/homelessness-help-from-council](https://www.gov.uk/homelessness-help-from-council)

## Modern Slavery

Modern Slavery Helpline - 08000 121 700  
[modernslaveryhelpline.org](https://modernslaveryhelpline.org)



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