Many people find that their financial situation changes after they have a stroke. This guide describes the main benefits, grants and other financial help available, and where to go for specialist advice.

**Financial changes after a stroke**

Coping with the aftermath of stroke can be tough. You and your family may suddenly be faced with financial difficulties, especially if you are no longer able to work. If you have a disability, you may need to pay more for things like heating, transport and specialist equipment. People tell us that this is a real worry.

Financial help is available, but the benefits system is complex and changes frequently. It can be difficult to work out what you are entitled to. Many people are not aware that they can get help, or are not claiming all the support they may be entitled to.

It is always best to get advice from a specialist in this area. Some organisations can help you find out what you are entitled to and can sometimes help you make a claim. Call our Stroke Helpline for ideas on how to get help, or turn to the end of this guide for a list of useful organisations.

This guide explains the main benefits that are available from the government and who can claim them.

We give rates for the main benefits, but the amount you get will depend on your individual circumstances.

**This guide covers:**

- Benefits if you have an illness or disability, including sick pay.
- Benefits if you are out of work or on a low income.
- Help with one-off expenses, including grants.
- Help with health costs and heating.

**Benefits calculators**

You can check what benefits you might be able to get by using an online benefits calculator. These are some you can choose from:

- [gov.uk/benefits-calculators](https://www.gov.uk/benefits-calculators).
- [entitledto.co.uk](https://www.entitledto.co.uk).
- [benefits-calculator.turn2us.org.uk/AboutYou](https://www.benefits-calculator.turn2us.org.uk/AboutYou).

More details about each benefit and how to claim are on [gov.uk/welfare](https://www.gov.uk/welfare). You can also get individual advice from organisations including Citizen’s Advice and Independent Age.
Universal Credit

Universal Credit (UC) is a new, single benefit for working-age people that is gradually replacing all financial benefits for people on a low income, out of work, or unable to work due to illness or disability.

Benefits being replaced by UC include Income Support, income-based Job Seeker’s Allowance (JSA) income-based Employment and Support Allowance (ESA), Housing Benefit, Working Tax Credit and Child Tax Credit.

Universal Credit is now in place for new claims across the UK.

Moving over to Universal Credit
If you are already claiming benefits, you will automatically be moved over to UC between July 2019 and March 2023. You will be told this is happening.

If you are on benefits and your circumstances change, you may move over to UC.

New claims and advance payments
Your first payment should be made within five weeks. You can apply for an advance payment, which is repaid from future payments. You can also apply for a Budgeting Advance loan for emergency household costs.

How you are paid
Universal Credit is a single amount paid to a household. For a couple living together, the circumstances of both people are taken into account. Payments go into one bank account. For a couple, this can be a single or joint account, depending on what you agree together.

There are some benefits you can choose to claim as an individual such as contribution-based Job Seekers Allowance.

In England and Wales, Universal Credit is paid monthly.

In Scotland, you may be able to choose if you are paid once or twice a month. You can also choose to have the housing costs element paid direct to a landlord.

In Northern Ireland, you are normally paid twice a month. You can ask to be paid once a month.

How do I claim Universal Credit?

- To claim Universal Credit, visit gov.uk/universal-credit. All claims are made online. You will need a bank account.
- For help making your claim, call the Universal Credit helpline on 0800 328 5644, textphone 0800 328 1344. To make a claim in Welsh call 0800 328 1744.

Advice on budgeting
The Money Advice Service (MAS) website offers advice about claiming and living on Universal Credit. It looks at managing on a single monthly payment, paying rent, and saving. If you are claiming as a couple it’s important to talk about money and make plans for your family finances together. The MAS website covers the pros and cons of having a joint account, and looks at how couples can talk about money together. Visit moneyadviceservice.org.uk/universalcredit.
**Financial abuse**

Problems can arise between partners claiming Universal Credit together. Sometimes, one person tries to use money to control their partner. They might stop them from buying food, or spend the money on alcohol or gambling instead of paying for bills. If this happens, it is financial abuse.

If you are worried about your partner stopping you from accessing payments, or mis-using the money, you can ask for payments to be split.

To get help, contact the Universal Credit helpline 0800 328 5644.

**Help to Save**

From October 2018 a new government scheme called Help to Save is being rolled out in the UK. It’s open to people on Universal Credit or Working Tax Credit. You can pay in up to £50 per month, and get bonus payments after two years and four years if you keep saving. Visit [gov.uk/helptosave](http://gov.uk/helptosave).

Claiming benefits in hospital or a care home

Many benefits are affected by a stay in hospital or a care home. The rules vary depending how long you are in hospital, and which benefit you use. Payments for some benefits, such as disability benefits, can stop after 28 days in hospital. So if you are already claiming benefits when you go into hospital you need to tell the office that manages your payments. That could mean reporting a change to your Universal Credit online account, or contacting the Pension Service or local authority.

You can find more information about each benefit and how to notify any change at [gov.uk/welfare](http://gov.uk/welfare). You can find a guide to benefits in hospital on [turn2us.org.uk](http://turn2us.org.uk).

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**Benefits if you have an illness or disability**

**Sick pay from your employer**

If you were working before your stroke, your employer may have a company sick pay scheme, which will entitle you to pay while you are off work. How much you get and how long you receive it will depend on the contract you have, so speak to your employer about what you are entitled to.

**Statutory Sick Pay (SSP)**

If your company does not have a sick pay scheme, you can still get up to £94.25 statutory sick pay (SSP) a week if you are too ill to work. This is paid by your employer in the same way as your normal wages.

To qualify for SSP, you have to earn an average minimum of £118 per week to claim SSP. Even if you are on a fixed term or zero hours contract, or have recently started work, you can still claim SSP. You can get SSP for up to 28 weeks. If you are unable to return to work, or are not entitled to SSP, you may be able to claim Employment and Support Allowance.

**How to find out more**

Speak to your employer about SSP and their sick pay arrangements. If you disagree with a decision on SSP, you can contact the HMRC statutory payment dispute team 0300 560 630, textphone 0300 200 3212. You can get help with disputes over sick pay from ACAS. Visit [acas.org.uk](http://acas.org.uk) to access the online Helpline, or call 0300 123 1100.

**Employment and Support Allowance (ESA)**

If you cannot work because of an illness or disability you may be able to claim ESA. You must be under State Pension age and not receiving statutory sick pay.
There are three types of ESA:

- **Contribution-based ESA.** You will receive this type if you have paid enough National Insurance contributions.
- **Income-related ESA.** This is for people with a low income.
- **‘New style’ ESA.** This is part of Universal Credit. It is contribution-based, and is not affected by your partner’s income and savings.

The amount you receive depends on your age and circumstances.

The assessment process
Most people will need to fill in a questionnaire about their health and abilities. Most people (ESA) will also have a Work Capability Assessment.

Work Capability Assessments
The WCA usually takes place at an assessment centre. Travel costs are paid for. If you can’t travel, you can ask for the assessment to happen in your home. The assessment is carried out by a health professional who looks at how your illness or disability affects the work you can do.

If you have a severe disability or receive certain medical treatments you may not need to have a WCA. For tips and advice on having an assessment, visit the Citizens Advice website [citizensadvice.org.uk](http://citizensadvice.org.uk).

If it is agreed that your illness or disability limits your ability to work, then you will be eligible to receive ESA and you will be put into one of two groups:

**Work-related activity group**
You will be placed in this group if you are assessed as being able to return to work in the future. You will be expected to take part in work-related activities and go to regular interviews with an adviser to prepare you for work.

**Support group**
If your illness or disability has a severe effect on your ability to work, you will be put into this group and not be expected to look for work or go to interviews.

How do I claim ESA?

- If you live in England, Scotland or Wales, apply by phone. To claim for ‘new style’ ESA call the Universal Credit helpline 0800 328 5644, textphone 0800 328 1344.
- To claim other types of ESA call 0800 169 0350, textphone 0800 023 4888. If you live in Northern Ireland call the ESA Centre on 0800 085 6318, textphone 0800 328 3419.

Personal Independence Payment (PIP)

PIP helps with some of the extra costs caused by long-term ill health or disability.

It replaces a benefit called Disability Living Allowance (DLA). If you were 65 or over on 8 April 2013, and are already receiving DLA, you will carry on receiving DLA. See the Benefits if you care for someone else section later in this guide for information about DLA for children. All other existing claimants have moved to PIP.

To qualify for PIP you must be aged between 16 and 64. You must have a long-term illness or disability that affects your ability to get around or complete daily activities such as preparing food or managing your medication. You must have been experiencing difficulties for three months and expect them to last for at least nine months.

You can claim PIP whether you are in work or not, and regardless of your income or savings. You do not have to pay tax on it, and you can receive it at the same time as other benefits such as ESA or Housing Benefit.
Benefits and financial assistance

PIP is made up of two components, one for daily living and one for mobility. The daily living component is paid at two different weekly rates:

- Enhanced rate £87.65.
- Standard rate £58.70.

The mobility component is also paid at two different weekly rates:

- Enhanced rate £61.20.
- Standard rate £23.20.

The rate you receive depends on how your disability affects your daily life and your ability to get about. Once you have submitted your initial claim, you may be asked to undergo an assessment with a health professional to work out how much support you should get.

How do I claim PIP?
If you live in England, Scotland or Wales, call the PIP claim line on 0800 917 2222 textphone 0800 917 7777

If you live in Northern Ireland, call the PIP Centre on 0800 012 1573 textphone 0800 012 1574.

Attendance Allowance (AA)
If you are over 65 and need help with your personal care because you have a disability, you may be able to claim AA. In most cases, you must have needed help for at least six months before you can receive AA.

It is paid at two different weekly rates and the rate you receive will depend on the level of care you need:
- Higher rate £87.65.
- Lower rate £58.70.

Once you’ve submitted your initial claim you may be asked to attend a medical assessment to work out how much support you should get.

AA isn’t usually affected by any savings or income you have, you don’t have to pay tax on it and claiming it can even increase other benefits you receive such as Housing Benefit and Pension Credit.

How do I claim AA?
- If you live in England, Scotland or Wales call the AA Helpline on 0800 731 0122, textphone 0800 731 0317.
- If you live in Northern Ireland call the Disability and Carers’ Service on 0800 587 0912, textphone 0800 012 1574.

Benefits if you care for someone who has an illness or disability

Carer’s Allowance
If you spend at least 35 hours a week caring for someone, you may be able to receive Carer’s Allowance. The weekly rate is £66.15.

You don’t have to be related to or live with the person you care for to claim, but you must be over the age of 16 and the person you care for has to be receiving AA, DLA (at the middle or highest rate) or PIP.

Your entitlement to Carer’s Allowance will also depend on your own circumstances. You can’t claim it if you earn more than £120 a week after tax and your costs for caring. There are other reasons you can’t claim, including being in full-time education. Claiming Carer’s Allowance can affect other benefits that you or the person you care for receive.

The rules are different in Northern Ireland. Visit nidirect.gov.uk/articles/carers-allowance to find out more.

How do I claim Carer’s Allowance?
If you live in England, Scotland or Wales, apply online at gov.uk/carers-allowance.
Benefits for people out of work or on a low income

Income Support
Income Support is for people living on a low income, and it has now been mostly replaced by Universal Credit. You can only apply for Income Support if you are entitled to a Severe Disability Premium on any of your benefits.

How do I claim Income Support?

• Universal Credit: if you are claiming Universal Credit, this benefit will be part of your claim.
• If you live in England, Scotland or Wales call Jobcentre Plus on 0800 169 0350, textphone 0800 023 4888.
• If you live in Northern Ireland contact your local Jobs and Benefits Office.

Housing Benefit
Housing Benefit helps you pay your rent if you are on a low income. It has mostly been replaced by Universal Credit, which can give you help with housing costs known as the housing payment.

You can still claim Housing Benefit separately in certain circumstances, including being entitled to the Severe Disability Premium, or if you are over State Pension age.

You can get help with housing costs whether you are employed or unemployed. Your savings must be under £16,000. There’s no set amount for Housing Benefit or the housing payment. How much you get depends on how many bedrooms your home has and who you rent from, as well as your income and other circumstances.

Housing Benefit size restrictions
Universal Credit and Housing Benefit won’t normally pay for any spare bedrooms.

Disability Living Allowance for children
You can only claim Disability Living Allowance (DLA) on behalf of someone who is under the age of 16, known as DLA for children. Anyone over the age of 16 must apply for PIP. See the Personal Independence Payment section for more information.

DLA for children may help with the extra costs of looking after a child who has difficulties walking or needs extra care because of an illness or disability. It is split into care and mobility components.

The care component is paid at three different weekly rates and depends on the level of care that your child needs:

• Higher rate £87.65.
• Middle rate £58.70.
• Lower rate £23.20.

The mobility rate is paid at two different weekly rates and depends on the amount of help your child needs getting around:

• Higher rate £61.20.
• Lower rate £23.20.

It’s possible that your child may need to attend an assessment to work out how much support they should get.

How do I claim DLA for children?

• If you live in England, Scotland or Wales, call the DLA Helpline on 0800 121 4600, textphone 0800 121 4523.
• In Northern Ireland, call the Disability and Carers Service 0800 587 0912, textphone 0800 012 1574.

If you live in Northern Ireland, apply online at nidirect.gov.uk/articles/carers-allowance or ask for a form at your local Jobs and Benefits office.
Benefits and financial assistance

This rule has different names in local areas including ‘under-occupancy rules’, ‘Housing Benefit size restrictions’ or a ‘spare room subsidy’.

Adult couples are expected to share a bedroom. If you have two children of the same sex under the age of 16 or two children under the age of 10, regardless of their sex, they will be expected to share a bedroom.

There are some exceptions to these rules. If you have a disability and regularly need a carer to stay overnight, for example, or if your child has a disability that means they can’t share a bedroom.

For council or social housing tenants, if you have one spare room the payment is cut by 14%. It is cut by 25% if you have two or more spare rooms. Local councils set the rates for privately rented accommodation in a similar way. These rules only apply if you are of working age. If either you or your partner are the right age to receive Pension Credit, your Housing Benefit won’t be affected.

How do I claim Housing Benefit or housing payments?

- Universal Credit: if you are claiming Universal Credit, housing costs will be part of your claim.
- Housing Benefit alone: claim through your local council if you are only claiming Housing Benefit, or contact jobcentre plus if you are receiving other benefits. If you live in England, Scotland or Wales and are receiving Pension Credit, call the Pension Service on 0800 99 1234, textphone 0800 169 0133.
- If you live in Northern Ireland, you can apply for help with paying rent through the Housing Executive Office on 03448 920 902.

Support for mortgage interest (SMI)
You may be able to receive SMI to help towards paying the interest on a mortgage or home-improvement loan. It’s paid as a loan. You have to repay the loan with interest if you sell your house. SMI only covers the interest on your mortgage or loan. It cannot help you pay off the amount you borrowed or any arrears.

You can apply for SMI if you receive Universal Credit, Income Support, income-based JSA, income-related ESA or Pension Credit.

SMI is normally paid direct to your lender. If you’re getting Pension Credit, the payments start right away. If you get the other benefits listed above, payments start 39 weeks after you apply.

How do I claim SMI?

- If you live in England, Scotland or Wales and are on Universal Credit, contact the Universal Credit helpline. If you are on other benefits contact your local Jobcentre Plus or the Pension Service.
- If you live in Northern Ireland and are on Universal Credit, contact the Universal Credit helpline. If you are on other benefits contact your local Jobs and Benefits Office or the Pension Centre.
Jobseeker’s Allowance (JSA)
If you are unemployed, or working less than 16 hours per week and looking for work, you may be able to receive JSA. If you live in an area where Universal Credit has been fully rolled out, you will have to claim Universal Credit. To claim JSA you must be over 18 but under State Pension age, and able to work.

There are three types of JSA:

• **Contribution-based JSA.** You will receive this type if you have paid enough National Insurance contributions.
• **Income-related JSA** is for people with a low income. You must work less than 16 hours per week, and if you have a partner, they must work less than 24 hours per week on average. You must not have more than £16,000 in savings.
• **New style JSA** is contribution-based. You can apply for this if you are eligible to receive Universal Credit.

Which one you receive and how much you get will depend on your circumstances.

When you apply for JSA you will have to attend an interview and make a claimant commitment (also known as a Jobseeker’s Agreement).

This will set out the things you agree to do to find work. To keep getting JSA you will have to go to your local JobCentre Plus at least once every two weeks to prove you are keeping to your commitment.

How do I claim Jobseeker’s Allowance?

• Universal Credit: if you are eligible for Universal Credit, this benefit will be part of your claim.
• If you live in England, Scotland or Wales, apply online at [gov.uk/jsa](http://gov.uk/jsa) or call Jobcentre Plus on 0800 055 6688 textphone 0800 023 4888.

If you live in Northern Ireland contact your local Jobs and Benefits Office.

Working Tax Credit
If you are working, and your income is below a certain level you may be able to get Working Tax Credit to help top up your earnings.

If you are making a new claim, you will have to claim Universal Credit.

How much you get will depend on your income, the hours you work, and other circumstances, such as whether you have a disability or you are a single parent.

How do I claim Working Tax Credit?

• Universal Credit: if you are claiming Universal Credit, this benefit will be part of your claim.

Pension Credit
Pension Credit guarantees everyone of retirement age a minimum weekly income. It has two parts:

• **Guarantee Credit** tops up your weekly income if it is below £167.25 for single people or £255.25 for couples.
• **Savings Credit** is an extra payment for people who have saved some money towards their retirement, such as a savings or pension plan.

Pension Credit does not affect other benefits you receive. If you have a disability or care for someone who has a disability, you may receive a higher amount.

If you reach State Pension Age on or after 16 April 2016, you will get the new State Pension, which offers a flat rate payment and does not include Pension Credit. See Changes to the State Pension later in this guide.
Benefits and financial assistance

How do I claim Pension Credit?
- If you live in England, Scotland or Wales, contact the Pension Credit Application Line on 0800 99 1234 textphone 0800 169 0133.
- If you live in Northern Ireland call the Northern Ireland Pension Centre Application Line on 0808 100 2658, or download a form from nidirect.gov.uk/pensioncredit.

Changes to the State Pension
The new State Pension is a regular payment from the government that you can claim if you reached State Pension age on or after 6 April 2016.

You can get the new State Pension if you are eligible and:
- A man born on or after 6 April 1951.
- A woman born on or after 6 April 1953.
If you reached State Pension age before 6 April 2016, you’ll get the State Pension under the old rules.

The State Pension age is changing. By October 2020 the State Pension age will increase to 66 for both men and women. It will then increase to 67 by 2028.

For more about the State Pension age, visit gov.uk/state-pension-age

Council Tax Reduction
(England, Scotland and Wales)
If your income is low, you live alone, or you are claiming benefits you may be able to get a Council Tax Reduction (sometimes called Council Tax Support). This has replaced Council Tax Benefit.

You can own or rent your home. How much of a reduction you get will depend on where you live and who lives with you, as well as your income and other circumstances.

How do I apply for a Council Tax Reduction?
- Contact your local council.

Benefit cap
There is a cap on the total amount of benefits that people can receive. The maximum amount is:
- £384.62 per week for couples, with or without children living with them, and for single parents whose children live with them.
- £257.69 per week for single adults without children, or whose children don’t live with them.

If you live in Greater London the amounts are:
- £442.31 per week for couples, with or without children living with them, and for single parents whose children live with them.
- £296.35 per week for single adults without children, or whose children don’t live with them.

Not everyone claiming benefits is affected by the cap. People eligible for Working Tax Credits, PIP or DLA, Attendance Allowance, and those in the support group for ESA are not affected. People eligible for Working Tax Credits are not affected. People eligible for Pension Credit are not affected. If you get Armed Forces payments including War or War Widow/Widower’s Pensions, you won’t be affected.

To work out whether your benefits will be reduced because of the cap, visit gov.uk/benefit-cap-calculator.

For more information visit stroke.org.uk
**Benefits and financial assistance**

**What if I am not happy with a decision about my benefit?**
If your claim is rejected, or you think you are getting the wrong amount, you can appeal against the decision.

Information about how to appeal, and who you need to contact, will normally be explained in the letter you receive about your benefit claim. There may be a time limit for appeals, so you need to respond quickly.

If you’re still not happy with the decision after it has been reviewed, you can appeal to a tribunal. A tribunal is an independent panel of people who can change the decision if they think it is wrong.

Appealing against a benefits decision can be a complex process so it is a good idea to get expert advice. See ‘Other sources of help and information’ for organisations that can help.

**Help with one-off expenses**

**Budgeting Loans**
Loans are available from the government to help pay for essential things like furniture, household equipment or hire purchase debts. These Budgeting Loans have to be paid back, but they are interest free, so you only pay back what you borrow.

To get a Budgeting Loan you or your partner must have received either Income Support, income-based JSA, income-related ESA or Pension Credit for at least 26 weeks. If you are on Universal Credit, you need to apply for a Budgeting Advance instead.

A Budgeting Loan will not affect the benefits you receive and you can borrow up to:

- £348 if you are single.
- £464 if you are in a couple.
- £812 if you have children.

**How do I apply for a Budgeting Loan?**

- If you live in England, Scotland or Wales, apply online at gov.uk/budgeting-help-benefits or contact Jobcentre Plus on 0345 603 6967.
- If you live in Northern Ireland contact your local Social Security or Jobs and Benefits Office.

**Help in a crisis**

Some local councils in England offer welfare assistance schemes to help people on a low income with costs. An example would be if you need money because of an emergency.

These schemes replace Community Care Grants and Crisis Loans. The amount you get will depend on the criteria set by your local council. You may be offered vouchers for food or fuel, clothing or emergency travel, or be referred to a local food bank.

In Scotland, local councils offer Crisis Grants and Community Care Grants through the Scottish Welfare Fund. These can help people in an emergency or if you are about to leave care and need equipment to help you live independently at home.

In Wales the Discretionary Assistance Fund provides grants to people who need help in an emergency or with immediate costs of living.

In Northern Ireland you can sign up for Discretionary Support, which provides grants and interest-free loans for people in a crisis situation.
How do I apply for a grant?

- If you live in England or Scotland, contact your local council to find out what grants you can apply for.
- If you live in Wales call the Discretionary Assistance Fund on 0800 859 5924.
- If you live in Northern Ireland, call 0800 587 2750 or contact your local Social Security or Jobs and Benefits Office.

**Disabled Facilities Grants (England, Northern Ireland and Wales)**

If you have a disability and need to make changes to your home so that you can continue to live there (such as installing a stair lift or a downstairs bathroom, for example) you may be able to get a grant from your local council to help you.

You don’t need to be claiming benefits to apply, but if you are your grant won’t affect the amount you receive. To apply for a Disabled Facilities Grant you or someone you live with must have a disability and you must own the property you live in or plan to rent it for the whole period of the grant (this is currently five years).

These grants are only available in England, Wales and Northern Ireland. If you live in Scotland, ask your local Social Services department if there are any grants you may be able to apply for.

**How do I apply for a Disabled Facilities Grant?**

- If you live in England or Wales contact your local council or social worker if you have one.
- If you live in Northern Ireland, contact your local Health and Social Services Trust. You can also speak to your GP or social worker.

**Life After Stroke Grants**

If you are a stroke survivor experiencing financial difficulties, you may be able to apply for one of our Life After Stroke Grants worth up to £300. A grant can provide equipment to help your recovery, or support to become active in the local community.

The grant is means-tested so it’s for people with savings under £6000 and a weekly disposable income of £75 or less. You will need to ask a health, social care or other charity professional to complete the application on your behalf. This could be your occupational therapist, health visitor or through another organisation that offers financial advice or support.

If you are in touch with one of our Stroke Recovery Services, you can talk to your local coordinator about Stroke Association grants you may able to apply for. He or she will also be able to help you find other financial support that could help.

**How do I apply for a Life After Stroke Grant?**

- To find out if a Life After Stroke Grant could help you, call our Stroke Helpline on 0303 3033 100, visit stroke.org.uk/grants or email Grants.External@stroke.org.uk.
Help with health costs

NHS Low Income Scheme
If you are on a low income you could get help with health costs such as prescriptions, dental care, fares to appointments, eye tests and glasses. To do this you have to apply for a certificate. Depending on your circumstances you may get a certificate that will cover all of these costs, or one that partially covers them.

In Scotland, Wales and Northern Ireland prescriptions are free for everyone. In England they are free for certain people, including those over 60 and under 16.

However, the Low Income Scheme can still help you with other health costs such as dental treatment or glasses.

If you or your partner receive Income Support, income-based JSA, income-related ESA or Pension Guarantee Credit you don’t need to apply for a certificate. These benefits already entitle you to full help with health costs.

If you need help before your claim for these benefits has been assessed you can still apply for a certificate.

How do I apply for the NHS Low Income Scheme?

- Fill in form HC1 and return it by post. You can get the form from Jobcentre Plus office, hospital or GP surgery. You can order the form online from nhsbsa.nhs.uk/nhs-low-income-scheme
- If you have questions you can call 0300 330 1343.

Prescription prepayment certificates (England only)
If you’re not eligible for the NHS Low Income Scheme, but pay for a lot of prescriptions, a Prescription Prepayment Certificate could still save you money.

You can buy a three-month certificate for £29.10 or a 12-month certificate for £104 (which can be paid in 10 monthly instalments of £10.40). Like a season ticket, it covers you for all of your NHS prescriptions within that time.

How do I buy a Prescription Prepayment Certificate (PPC)?
Call 0300 330 1341 or buy online at nhsbsa.nhs.uk/help-nhs-prescription-costs.
Help with heating costs

Winter Fuel Payment
The government runs a scheme to help older people pay their energy bills. A Winter Fuel Payment is tax-free and paid regardless of your income or savings.

If you qualify for a Winter Fuel Payment you’ll receive between £100 and £300 every year, paid as a single lump sum directly into your bank account. Exactly how much you get depends on your age and who you live with.

You could get between £100 and £300 tax-free to help pay your heating bills if you were born on or before 5 May 1953. If you live in a care home and receive certain benefits, have been in hospital for more than one year, or need permission to live in the UK, you may not be able to receive a Winter Fuel Payment.

If you qualify for a Winter Fuel Payment and already receive State Pension or certain other benefits, you should receive your payment automatically. You only need to make a claim if you are of the right age and don’t receive any benefits, or only receive Housing Benefit, Council Tax Reduction or Child Tax Credit. Once you’ve successfully made a claim however, you will automatically receive a Winter Fuel Payment every year unless your circumstances change.

How do I claim or find out more about Winter Fuel Payments?
Call the Winter Fuel Payment Centre on 0800 731 0160, textphone 0800 731 0464, or visit gov.uk/winter-fuel-payment.

Cold Weather Payments
If you’re not the right age to receive a Winter Fuel Payment, you may be able to receive Cold Weather Payments instead. These are payments of £25 that are made whenever there is a seven-day period of very cold weather. You will only get these payments if you are receiving certain benefits.

You don’t have to apply for Cold Weather Payments. If you qualify, you’ll receive them automatically in the same way you receive your other benefits. If you think you should have received a Cold Weather Payment but you haven’t, contact your local Pension Centre or Jobcentre Plus (Jobs and Benefits office in Northern Ireland). If you are on Universal Credit contact the helpline.

Grants to help with heating costs
Many energy companies have trusts or funds that can help people who are struggling to pay their gas and electricity bills.

The British Gas Energy Trust gives grants to people living in England, Scotland or Wales to help them clear their gas and electricity debts. You don’t have to be a British Gas customer to apply.

Other energy companies, including EDF and npower, also have schemes that their customers can apply to if they are finding it difficult to pay their gas or electricity debts.

Check online for advice on reducing energy bills simpleenergyadvice.org.uk and funding that may be available locally to you gov.uk/energy-grants-calculator.

How do I apply for a grant to help with heating costs?

- Visit britishgasenergytrust.org.uk to apply online or call 01733 421 021.
- Or contact your energy provider to find out if they have a grant-making scheme.
- Some water companies also give grants to customers who are struggling to pay their water bills. Contact yours to see if they have a scheme that can help you.
Benefits and financial assistance

Where to get help and information

From the Stroke Association

Helpline
Our Helpline offers information and support for anyone affected by a stroke. This includes friends and carers.

Call us on 0303 3033 100, from a textphone 18001 0303 3033 100
Email helpline@stroke.org.uk.

Read our information
Get more information about stroke online at stroke.org.uk, or call the Helpline to ask for printed copies of our guides.

My Stroke Guide
The Stroke Association’s online tool My Stroke Guide gives you free access to trusted advice, information and support 24/7. My Stroke Guide connects you to our online community, to find out how others manage their recovery.

Log on to mystrokeguide.com today.

Other sources of help and information

Information about money and benefits

Citizens Advice
Website: citizensadvice.org.uk

Citizens Advice Scotland (CAS)
Website: cas.org.uk
Free advice services including local offices that can help you with a wide range of issues. They give benefits and appeals advice and can help you fill in claim forms.

The Money Advice Service
Website: moneyadviceservice.org.uk
Tel: 0800 138 7777
Set up by the government to offer free, unbiased, independent advice on all money matters. You can visit the website, call the helpline or chat to an adviser online.

GOV.UK
Website: gov.uk/welfare
Information on all aspects of benefits including online applications.

NI Direct
Website: nidirect.gov.uk
Provide information on employment, benefits, tax credits and grants and how to claim in Northern Ireland.

Specialist advice about claiming benefits and other financial help

Age UK
Website: ageuk.org.uk
Advice Line: 0800 678 1602
Offer individual support and advice about benefits.

**Age Scotland**  
Website: [AGEuk.org.uk/Scotland](http://AGEuk.org.uk/Scotland)  
Helpline: 0800 124 4222  
Advice and practical support with claiming benefits in Scotland.

**Carers UK**  
Website: [Carersuk.org](http://Carersuk.org)  
Carers Line: 0808 808 7777  
Provides support and information for carers.

**Different Strokes**  
Website: [Differentstrokes.co.uk](http://Differentstrokes.co.uk)  
Information Line: 0345 130 7172  
Email: info@differentstrokes.co.uk  
Offers information on benefits for younger stroke survivors.

**Disability Law Service**  
Website: [DLS.org.uk](http://DLS.org.uk)  
Tel: 020 7791 9800  
Email: advice@dls.org.uk  
Provides free legal advice to disabled people and their families and carers in England. Assists with complaints and can represent people at benefit appeal tribunals.

**Independent Age**  
Website: [Independentage.org](http://Independentage.org)  
Helpline: 0800 319 6789  
Email: advice@independentage.org  
A charity that offers advice and support to older people. Their helpline advisers offer free and impartial advice on housing, money and other issues.

**Scope**  
Website: [Scope.org.uk](http://Scope.org.uk)  
Helpline: 0808 800 3333  
Textphone 0808 800 3333  
Email: helpline@scope.org.uk  
A charity that provides support, information and advice to disabled people and their families.

**Step Change**  
Website: [Stepchange.org](http://Stepchange.org)  
Debt advice: 0800 138 1111  
Offers free, impartial advice on managing debts and other money matters. The website provides a tool that can help you put together a debt management plan, or you can talk to one of their advisers online for advice.

**Directories of grant-giving organisations**

**The Association of Charitable Organisations (ACO)**  
Website: [ACO.uk.net](http://ACO.uk.net)  
Email: info@aco.uk.net  
Puts people in touch with charities that provide financial help. The Charity Members section of the website provides a list of around 120 grant-giving organisations.

**Turn2us**  
Website: [Turn2us.org.uk](http://Turn2us.org.uk)  
The website has a benefits check facility to help you find out what support you may be entitled to, and a directory of grants for people in financial need.

**Organisations that provide grants**

**British Gas Energy Trust**  
Website: [Britishgasenergytrust.org.uk](http://Britishgasenergytrust.org.uk)  
Tel: 01733 421 021  
Provides information about how you can apply for a grant to help with energy bills, other household debts or essential items.

**Florence Nightingale Aid in Sickness Trust**  
Website: [FNAIST.org.uk](http://FNAIST.org.uk)  
Tel: 0207 998 8817  
Provides grants for help with services, equipment and respite breaks for people who are sick or disabled and their carers.

For more information visit [Stroke.org.uk](http://Stroke.org.uk)
Benefits and financial assistance

Independence at Home
Website: independenceathome.org.uk
Tel: 0208 427 7929
Email: iah@independenceathome.org.uk
Provides financial help for adaptations, specialist equipment and other items to help make life easier at home.

Mobility Trust
Website: mobilitytrust.org.uk
Tel: 0118 984 2588
Email: mobility@mobilitytrust.org.uk
Provides help for the purchase or loan of powered wheelchairs or scooters.

Professionals Aid Guild
Website: pcac.org.uk
Tel: 020 7935 0641
Email: admin@professionalsaid.org.uk
This charity aims to help members of various professions and their dependants, where no other help is available.

The Sawyer Trust
Website: sawyertrust.org
Email: info@sawyertrust.org
Helps women aged over 50 who are in need of financial help.

About our information

We want to provide the best information for people affected by stroke. That’s why we ask stroke survivors and their families, as well as medical experts, to help us put our publications together.

How did we do?
To tell us what you think of this guide, or to request a list of the sources we used to create it, email us at feedback@stroke.org.uk.

Accessible formats
Visit our website if you need this information in audio, large print or braille.

Always get individual advice
This guide contains general information about stroke. But if you have a problem, you should get individual advice from a professional such as a GP or pharmacist. Our Helpline can also help you find support. We work very hard to give you the latest facts, but some things change. We don’t control the information provided by other organisations or websites.