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Help towards all those extra bits and pieces

If you're a mum-to-be, you can get a one-off payment of £190 to help during the important last few months of pregnancy. It's called Health in Pregnancy Grant, and it is available to nearly every mum-to-be who is a UK resident.

Once you reach your 25th week, just remember to ask your midwife or doctor for a claim form at your next appointment. They should complete their sections and sign it for you, there and then.

For more information go to direct.gov.uk/money4mum2be or call the helpline on 0845 366 7885

For a free text reminder at your 25th week, text DUE followed by your due date in ddmmyy format to 83377* (e.g. DUE 060409) or register online.

* Texts will be charged at the standard network rate.