





## The content

# Debt Advice Handbook 15th edition

## Description

With living costs and unemployment rising, budgets squeezed and problem debt on the increase, no adviser should be without this essential guide to the practice and process of giving money advice in England and Wales.

Who's this book for?

It is essential for debt advisers, welfare rights advisers, lawyers, local authority and housing association staff, social workers and union official.

What does it do?

The handbook provides the most comprehensive information needed by advisers on the key stages of money advice, including interviewing clients, establishing liability, prioritising debts, preparing a financial statement, negotiating with creditors and dealing with bailiffs. Fully indexed and cross-referenced to law, regulations and official guidance, and to court and tribunal decisions Includes tactical guidance and examples

What's new?

Fully updated to cover all recent changes to legislation, caselaw and court procedure and practice Emphasis is placed on taking due care of vulnerable clients and making sure that any payment arrangements agreed are appropriate. There is a focus on sustainable credit arrangements that do not affect a client's abilities to pay essential living expenses and priority debts.

## Properties

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## 2. How to use this chapter

### Which benefits and tax credits can a client claim

The table below lists common circumstances and the benefits and tax credits that it may be possible to claim in those circumstances. A client may be eligible for several benefits, so you should check all the headings that could be relevant.

The A–Z of the most common benefits (see here) outlines the main eligibility criteria for each

benefit. This chapter cannot describe fully the entitlement conditions for every benefit. It is a guide to which benefits you should consider that may be appropriate for a client.

Other sources of financial help that may be available to clients are listed on here—here.

For more detailed information, see CPAG’s *Welfare Benefits and Tax Credits Handbook*.

## Which benefits and tax credits can a client claim

The table below gives a non-exhaustive overview of the possible benefits and tax credits to which a client may be entitled depending on their circumstances. More than one circumstance may apply to a particular client (eg, they may have a child, a disability, a mortgage and work part time), in which case you should refer to all relevant headings.

| <i>Circumstance</i> | <i>Potential benefits and tax credits</i> |
|---------------------|---|
| Bereaved            | Bereavement support payment               |
|                     | Social fund funeral expenses payment      |
|                     | Statutory parental bereavement pay        |
| Carer               | Carer’s allowance                         |
|                     | Carer support payment (Scotland)          |
|                     | Universal credit with a carer element     |
|                     | Income support (existing awards only)     |

|                         |   |
|-------------------------|---|
|                         | Young carer grant (Scotland)                        |
| Responsible for a child | Child tax credit                                    |
|                         | Universal credit with a child element(s)            |
|                         | Child benefit                                       |
|                         | Scottish child payment (Scotland)                   |
|                         | Guardian's allowance                                |
|                         | Statutory maternity pay                             |
|                         | Statutory paternity pay                             |
|                         | Statutory shared parental pay                       |
|                         | Statutory adoption pay                              |
|                         | Maternity allowance                                 |
|                         | Health benefits                                     |
|                         | Healthy Start food and vitamins (England and Wales) |

|           |  |
|-----------|--|
|           | Best Start grant (Scotland)  |
|           | Best Start foods (Scotland)  |
| Disabled  | Personal independence payment  |
|           | Adult disability payment (Scotland)  |
|           | Disability living allowance  |
|           | Child disability payment (Scotland)  |
|           | Attendance allowance   |
|           | Industrial injuries benefits   |
| Pensioner | Retirement pension   |
|           | Pension credit   |
|           | Universal credit (in some cases where your partner is not yet pension age) |
|           | Winter fuel payment  |
| Pregnant  | Statutory maternity pay  |

|                             |  |
|-----------------------------|--|
|                             | Maternity allowance  |
|                             | Sure Start maternity grant   |
|                             | Health benefits  |
|                             | Healthy Start food and vitamins  |
|                             | Best Start grant (Scotland)<br>Best Start foods (Scotland)             |
| Paying rent                 | Universal credit   |
|                             | Housing benefit (existing awards and certain types of housing only)    |
| Sick and unable to work     | Contributory employment and support allowance                          |
|                             | Income-related employment and support allowance (existing awards only) |
|                             | Statutory sick pay   |
|                             | Universal credit   |
| Unemployed and seeking work | Contributory jobseeker's allowance                                     |

|                                 |  |
|---------------------------------|--|
|                                 | Income-based jobseeker's allowance<br>(existing claims only) |
|                                 | Universal credit   |
| Unemployed and not seeking work | Universal credit   |
|                                 | Income support (existing claims only)                        |
| Working, but on a low income    | Universal credit   |
|                                 | Working tax credit   |
|                                 |  |

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Please be aware that welfare rights law and guidance change frequently. This page was printed on Friday, October 17, 2025 and may go out of date.