



FINANCIAL INCLUSION

COMMUNITY & EDUCATION TEAM CASE STUDY

Income Maximisation

Lone Female (37 years) with 3 children

A parent in the Ayr North approached the Information and Advice Hub and spoke with an advisor about credit card debt and income maximisation.

A full welfare benefit check was completed which highlighted that child benefit was only being received for 2 of her 3 children. Support was provided to apply for the additional child benefit.

Once approved, the service user was then eligible for a number of other benefits including:-

- Universal Credit with an additional child element
- Help with 85% Childcare costs
- Scottish Child payment

Support was provided to apply for the additional benefits and this resulted in a total financial gain through income maximisation of £14,100 per year.

Debt options were also presented. The service user now had a much higher income so was able to shift her debt to a 0% credit card to clear her balance without being in financial difficulty or negatively impacting her credit rating.



Income Maximisation

£14,100

per year

