CHAI
COMMUNITY HELP & ADVICE INITIATIVE

Newsletter

September 2026 - Issue #24

Back to School—Are you ready?

The start of a new school year can be an exciting time, but for many families it also brings **extra costs**. School uniforms, shoes, stationery, lunches, travel and after-school activities can quickly add up, putting additional pressure on already stretched household budgets.

It's therefore a good time for parents and carers to check that they are **receiving all the financial support they are entitled to**.

Depending on your circumstances, you may be able to get help with **school clothing costs, free school meals, childcare costs and other support for children and families**. Changes in your circumstances – such as your income, working hours, childcare arrangements or your child's age – can also affect what you are entitled to, so always report changes to the relevant benefit authorities on time.

Not sure what you could claim?

Turn to **page 5** of this newsletter for our Back to School tips, including what support may be available, what to claim and some important things to look out for.

You can also come to **CHAI for a free benefit check**, or for help with any housing or debt worries.

In this issue, we cover:

Welcome to our Autumn Edition!

This newsletter includes information on benefits and tips for income maximisation, to keep you informed & empowered.

Our **Advice Team** provides advice and assistance with **benefits**, **housing** and **debt** issues & **employability**.

To make an appointment: 0131 442 2100 or chai@chaiedinburgh.org.uk

Benefit Overpayments - Know your Rights

From **24 June 2026**, the DWP has new powers to recover benefit overpayments and other benefit debts. This includes, in some circumstances, **taking money directly from a bank account**.

But don't panic – **this is a last resort**.

The DWP would normally try to recover the money first by taking deductions from your **benefits** or, if you are working, from your **wages**. Before taking money directly from a bank account, the DWP must also try to contact you several times to arrange repayment and consider whether recovery would be affordable.

The DWP can also ask a court to **disqualify someone from driving** in serious cases where they repeatedly fail to repay a debt and other recovery methods have not worked.

Have you been told you've been overpaid?

Don't assume the amount the DWP says you owe is automatically correct.

You may be able to challenge an overpayment if, for example:

- The amount has been calculated incorrectly
- The DWP has used the wrong income or earnings
- The overpayment includes a period when you were actually entitled to benefit
- You reported a change but it wasn't acted on

The rules about whether an overpayment **has to be repaid** also vary depending on which benefit you receive. For example, Universal Credit

overpayments are generally recoverable even when they resulted from an official error, whereas different rules apply to some other benefits.
Even where an overpayment does have to be repaid, **you may be able to ask for deductions to be reduced if they are causing financial hardship**. In exceptional circumstances, the DWP can also decide not to recover an overpayment.

Don't ignore an overpayment letter

If you receive an overpayment decision, **get advice as early as possible**. CHAI can help you:

- Check whether the overpayment and amount are correct
- Look at whether you can challenge the decision
- Check whether the debt is legally recoverable
- Ask for repayments to be reduced if you cannot afford them
- Help you deal with DWP Debt Management

Struggling with Energy Costs?

High energy bills, fuel debt or a home that is difficult to keep warm can put real pressure on your household budget.

CHAI's **Energy Adviser** provides **free, confidential, one-to-one support** to Edinburgh households struggling with energy costs.

If you're worried about putting the heating on, falling behind with payments or simply finding that your energy bills are taking up too much of your income, **you don't have to deal with it alone**.

We can help you:

- Understand your energy bills and sort out **billing problems**
- Deal with **fuel debt** and problems paying your supplier
- Find ways to **reduce energy use and keep your home warmer**
- Check whether you qualify for the **Warm Home Discount (**£150 off your electricity bill). More info here: www.changeworks.org.uk/energy-advice/financial-support/warm-home-discount
- Apply for **hardship funds, grants and energy supplier support schemes** for help with fuel arrears
- Get advice on improving your home's **energy efficiency**

And because our Energy Adviser works alongside CHAI's welfare rights, housing and debt teams, we can look at the **bigger picture** too – including whether there is other financial support you could be entitled to.

Worried about your energy bills?

Don't wait until you're in crisis. Get in touch with CHAI and see how we can help.

Looking for Work? New Support is Available

Whether you're looking for a job, thinking about your next steps or facing barriers that make finding work more difficult, there are new and existing services that can help.

New online tools

The DWP has launched new online employment and careers tools on GOV.UK. These include Find a Job, a CV Builder, an Action Planning Tool and an AI Work Assistant, designed to help people explore careers, prepare applications and plan their route into work.
www.jobs.service.gov.uk

More support for people with health conditions

The DWP is also expanding Support Conversations for some disabled people and people with health conditions who have been assessed as unfit for work with limited capability for work-related activity (LCWRA) or are waiting for an assessment.

These are voluntary, one-to-one conversations which can look at much more than finding a job.

You can discuss health-related barriers, skills, housing, debt and other support needs, and be signposted to organisations that may be able to help.

Importantly, taking part is voluntary. If you are offered a Support Conversation, choosing not to take part should not affect your benefit entitlement.

Extra help for young people

There is also more support being introduced to help young people move into work, training and apprenticeships.

Young people aged 16–24 making a new Universal Credit claim can receive early employment and skills support through their Jobcentre, including opportunities for work, work experience, apprenticeships, training and learning.

A new bursary worth up to £4,500 per year per household will also be introduced to help remove financial barriers that can prevent some young people from taking up an apprenticeship.

Do you need employability support?

Get in touch with CHAI to find out more about employability support available to you.

Back to School – A Guide for Parents

A new school year can mean a lot of extra expense – from uniforms and shoes to lunches, childcare and other school costs. Make sure your family isn't missing out on financial support.

Scottish Child Payment

If you receive Universal Credit or certain other means-tested benefits, you qualify for Scottish Child Payment – currently £28.20 a week for each eligible child under 16. That's more than £1,460 a year per child, so it's well worth checking!

Free School Meals & School Clothing Grants

Low-income families may be entitled to help with school meals, milk and school clothing.
In Edinburgh, the School Clothing Grant is currently:

- £125 per primary school child
- £157 per secondary school child

All children in P1–P5 receive free school meals. There is also additional provision for children in P6 and P7 whose families receive the Scottish Child Payment. However, you still need to **apply separately** for a **School Clothing Grant**, even if your child already gets free school meals.

Starting Primary School?

The Best Start Grant School Age Payment is a one-off payment of £331.95 per child to help with the costs around the time your child starts school. If you already receive Scottish Child Payment, you will usually receive the School Age Payment automatically if you are eligible.

Best Start Foods

If you are pregnant or have a child under 3 and are in receipt of Universal Credit or other means-tested benefits, Best Start Foods can help you buy healthy food, milk and other essentials.

Help with Childcare Costs through Universal Credit

If you are working and paying for childcare, Universal Credit can pay back up to 85% of your eligible childcare costs, up to a monthly maximum. This can include registered nurseries, childminders, breakfast clubs and after-school care.

Is Your Child 16 or Over?

If your child stays in full-time non-advanced education, such as school or certain college courses under HNC level, you can continue receiving Child Benefit and Universal Credit for them. However, you need to tell HMRC Child Benefit and DWP Universal Credit about their education, so that the benefits can continue.

Other News in Brief

New protections for domestic abuse survivors

From 1 August 2026, social landlords in Scotland have new powers to help victims of domestic abuse remain in their homes. Where a sole or joint tenant has abused their partner or former partner, the landlord can apply to court to remove the abusive person from the tenancy and, where appropriate, transfer the tenancy to the victim. Previously, victims often had to take legal action themselves.

MyCare.scot launches

MyCare.scot is a new secure online health and social care service for people in Scotland. It aims to bring access to health and social care services and information together in one place, giving people greater choice and control over their care.

Final migration to Universal Credit

From 1 July 2026, the remaining income-related ESA awards and most remaining working-age Housing Benefit awards are being brought to an end as the final stage of migration to Universal Credit.

There are temporary exceptions, including certain people who need an appointee or prisoners on Housing Benefit, while Housing Benefit continues for people in specified or temporary accommodation.

DWP health assessments now recorded

From 11 August 2026, DWP health assessments for PIP, Work Capability Assessments and Industrial Injuries Disablement Benefit are automatically audio recorded. You can opt out if you don't want your assessment recorded, and if it is recorded you can access a copy afterwards.

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