

Derbyshire Welfare Rights Service

If you have claimed benefit but have no money yet – Short-Term Benefit Advances

What is a short-term benefit advance?

A repayable advance of benefit which may be available, for instance, if you have applied for a benefit but a decision has not yet been made, or if you have qualified for a higher rate of benefit but that new rate is not in payment.

You may also hear these payments referred to as 'payments on account' or 'interim payments'.

When are short-term benefit advances made?

- you have made a new claim for benefit - and Jobcentre Plus cannot make a decision or make a payment right away; or
- you have made a claim and your first payment is not due yet
- you should get an increased amount of benefit after a change in your circumstances but the first payment of the higher amount is not due yet

It is also possible for a payment to be made when you have had one payment, but for a shorter period than would be normal, leaving you short of money.

In all cases, Jobcentre Plus needs to accept that you are in financial need and they must think that you are likely to be entitled to the benefit you have claimed.

You will be asked to repay the advance from future benefits – you should be advised about this when you apply for the payment.

What is 'financial need'?

This is only accepted where there is a serious risk to the health and safety of you, your partner (if you have one) or children (if you have them) if a payment is not made.

Can I get a short-term advance on any benefit?

Most benefits are covered by this scheme but the following are not:

- Housing Benefit (this has its own scheme – seek advice)
- Tax Credits
- Child Benefit and Guardian's Allowance (these have their own scheme – seek advice)
- Social Fund Maternity and Funeral payments
- Disability Living Allowance
- Attendance Allowance

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- Personal Independence Payment
- Statutory Sick Pay, Maternity, Paternity and Adoption Pay

You also cannot get a payment if your benefit application is subject to an appeal.

For information about advances of Universal Credit, see our leaflet 'I have claimed Universal Credit – what can I do until I'm paid?' and 'Universal Credit – advance payments and alternative payments to help you budget'.

How do I apply for a payment?

There is no application form.

You can contact Jobcentre Plus by phone to request a payment:

Income Support, ESA or JSA - Telephone: 0800 169 0310, Textphone: 0800 169 0314

Carer's Allowance - Telephone: 0800 731 0297, Textphone: 0800 731 0317

Pension Credit or State Pension - Telephone: 0800 731 0469, Textphone: 0800 731 0464

It is also worth confirming the request in writing, explaining the reasons for your application and why you will be in 'financial need'.

How will I be paid?

By Direct Credit Transfer to your bank or building society account. Seek advice if you have problems opening an account.

What if I am refused payment?

Seek advice – there is no right of appeal on short-term benefit advances but an adviser may be able to help you to discuss the claim with Jobcentre Plus.

You will need legal advice if you wish to challenge a decision because you believe it has been made unreasonably or maliciously.

What if I'm told to apply for help from the Derbyshire Discretionary Fund or a food bank instead?

If all the above applies – you have made a claim and you are in financial need – then a short-term advance is what should be considered.

Help from the Derbyshire Discretionary Fund and/or referrals to food banks are not intended to be an alternative to short-term advances but they may assist you in other circumstances.

If in doubt, seek advice.

Additional information can be found on our website, visit www.derbyshire.gov.uk/welfarebenefits

Derbyshire Welfare Rights Service

To keep up-to-date with benefit changes in Derbyshire go to
www.derbyshire.gov.uk/benefitnews

Benefits Helpline – 01629 531535 or email
[**welfarebenefits@derbyshire.gov.uk**](mailto:welfarebenefits@derbyshire.gov.uk)

Monday, Tuesday, Thursday, Friday
11.00am – 4.00pm