

Good morning/afternoon

I am writing to you with some details of where to find information about possible sources of help and guidance.

**Please feel free to share this email with any affected staff.**

Jobcentre Plus provides some support for people being made redundant either compulsorily or voluntarily or those taking early retirement as part of a redundancy process. I am attaching a copy of our local information leaflet which details various sources of help. This leaflet is also available online if people prefer, and can be found at <http://inclusioncornwall.co.uk/resources/library/>

There is funding available for staff who, when applying for new jobs, find that their qualifications need refreshing or that new qualifications have become necessary. Details of this are to be found on page 3 of the leaflet in the section headed "Jobcentre Plus Response to Redundancy support".

Funding is only available for short, work-focussed training, as it is intended to help people back into work as quickly as possible, so high-level, academic training is not covered, and long duration training courses for an entirely new career would also not fit within the scope of the scheme. Other sources of funding for qualifications are Advanced Learner Loans and Student Loans.

I am more than happy to talk to individual staff **once they have read the leaflet**, if there is information that they need to clarify or they want to discuss whether or not we might be able to fund training. I'd far rather that people discussed this with me than made assumptions that we would not be able to help.

It is also worth noting that a great many apprenticeships are aimed at adults looking to change careers. Information about apprenticeships can be found here <https://www.gov.uk/apprenticeships-guide> and the local Jobcentres should also have current lists of apprenticeship vacancies.

If staff find it necessary to claim benefits, all claims are made online now, via Gov.UK. They should consider whether it is more appropriate for them to claim New Style Contribution Based Jobseeker's Allowance (JSA(C) NS ) or Universal Credit. A good starting point would be to access the benefits calculators on Gov.UK as it depends on individual circumstances as to which would be the more suitable benefit.

JSA(C) NS is payable to people who have paid enough contributions in each of the last 2 complete tax years before the current calendar year, so anyone claiming benefits now will need to have paid contributions in both the 2016/17 and 2017/18 tax years. Universal Credit is income-based rather than based on what contributions you have paid.

More guidance on claiming Jobseekers Allowance can be found here <https://www.gov.uk/how-to-claim-new-style-ja> and information on Universal Credit is available here <https://www.gov.uk/how-to-claim-universal-credit>. Information about

mortgage interest support while claiming benefits can be found here <https://www.gov.uk/support-for-mortgage-interest/eligibility>.

Claiming JSA(C) and/or UC does mean that credits are awarded for the duration of the claim, which count towards satisfying the conditions for State Pension (and, in some cases other benefits depending on which class of credit is awarded) so this is a consideration. It is also possible to pay voluntary contributions towards one's pension, and more information can be found on Gov.Uk here <https://www.gov.uk/national-insurance-credits>.

Pensions advice is available on Gov.UK and the best place to start with that is with checking your State Pension entitlement here <https://www.gov.uk/check-state-pension>. There are a number of links on this site to information about the new State pension and the qualifying conditions for a pension. It's really important that people check this information out, as the rules on how State Pension is calculated have changed several times over the last few years and people need to know what they are now in order to make decisions.

There is a lot of really useful information on a variety of subjects on the Money Advice Service website as well, here <https://www.moneyadviceservice.org.uk/en>

The Citizens' Advice Bureau and ACAS both have a lot of information about the redundancy process, which can be helpful for staff when trying to understand the legal process too. Their websites are

- ACAS <https://beta.acas.org.uk/redundancy/your-rights-during-redundancy>
- CAB <https://www.citizensadvice.org.uk/work/leaving-a-job/>

Best wishes

Davnet van Tinteren

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