



Finances when you leave prison

Getting a grip on money issues before you leave prison will help make for a smooth exit.

The best thing to do with your finances while in prison is to sort them out as soon as possible. Get help with this before you leave by contacting the resettlement team in your prison.

Short-term financial support

When you leave prison you should get back all the belongings you came in with. If your clothes don't fit you anymore or aren't suitable for the weather, you might be able to get a [Community Care grant](#) to help you buy some. If any of your belongings have gone missing, you can make a complaint and might be able to go to court for compensation.

You may also get:

- **A travel warrant**
This will pay for your travel back home (to anywhere in the British Isles or Republic of Ireland);
- **A discharge grant**
This is an amount of money that will help cover your living expenses during your first week out of prison. However, you must apply for a discharge grant at least four weeks before your exit. Also, most prisoners under 18 won't get a discharge grant.

Benefits on release

If you're released from prison on an end of custody licence, you cannot [claim benefits](#). However you should get a discharge grant and subsistence payments to help with living costs before your official release date.

For other people leaving prison, you might be able to get a Community Care Grant or Crisis Loan to help with necessary costs. This can be in addition to the discharge grant.

Depending on your age and circumstances you may also be able to claim:

- [Income Support](#)
- [Jobseeker's Allowance](#);
- Any back payments of benefits which you're owed from before you went into prison;
- [Housing Benefit](#) and [Council Tax Benefit](#) to help you pay for housing costs;

- Other benefits, including Incapacity Benefit.

You'll need a [national insurance \(NINO\) number](#) to claim benefits. If you don't have one, call the National Employment NINO application number on 0845 600 0643. You'll also be issued with a B79 form when you're released; keep this safe as it will help prove your identity when claiming benefits.

Benefits for those on temporary release or home curfew

If you're on temporary release from prison, you can't normally get benefits for the time you're away from prison. A member of your family might be able to claim a Community Care Grant to cover your living expenses for the time you're at home.

If you've been released from prison early on a tag, you can claim most benefits in the normal way. If your curfew means you can't claim Jobseeker's Allowance because it limits the times you're available for work or the places you can travel to, you can apply to court to get the conditions of your curfew changed.

Do you owe money for benefits?

If you were claiming benefits before going into prison, you should contact those paying benefits to you to tell them about your change in circumstances. If you didn't do this, you may have to pay back the money they paid you while you were in prison. Depending on what benefit you were getting, contact:

- [The Department for Work and Pensions \(DWP\)](#);
- Your [local council](#), if you were getting Housing Benefit or Council Tax Benefit;
- [HM Revenue and Customs](#), if you were getting Working Tax Credit, Child Tax Credit, Child Benefit or Guardian's Allowance.

You'll usually need a [bank account](#) for your benefits to be paid into. You may not be able to open an ordinary bank account but you should be able to open a [basic bank account](#). If you can't get one, ask for your benefits to be paid into a card account at the post office.

Paying back debt

For many people, debt will get worse while they're in prison. That's why it's important to talk to your creditors as soon as possible when you're in prison to explain your situation and ask them to freeze the interest on the debt, pay back in smaller instalments or even cancel it altogether.

If you've delayed contacting them your debt will have grown because of late payment charges and interest. They could even take you to court for this, which will make it difficult for you to get credit when you leave prison and may even mean you lose your home.

Finance for education and employment

You might want to get some training when you leave prison to help you with job opportunities. [Jobcentre Plus](#) and [Connexions](#) can give you information about colleges and courses, and you could even get some money to help pay for certain courses.

If you're going to apply for Jobseeker's Allowance, it can be arranged for you to have an interview at your local Jobcentre Plus office as soon as you leave prison. If you're 16 or 17, contact your nearest Connexions Service or Careers Wales office for advice about education or employment.

Thanks to [Citizens Advice Bureau](#) for help with this article.

Written by Matt Whyman