

Families gain half a million pounds in pioneering benefit scheme, with billions still left unclaimed

Low-income families in the North West have boosted their incomes with help from a scheme which provides financial advice in schools for struggling families.

After a successful pilot of the 'Money Matters' scheme, more than 300 families are around £500,000 better off – an average of £1,634 a year each. With one family seeing their income rise by a staggering £24,121 a year.

In the UK, an estimated £23 billion of benefits goes unclaimed every year because of a lack of awareness and complicated application processes.

Money Matters, a scheme set up by cereal giant Kellogg's and nonprofit Resolve Poverty, delivers benefit and debt advice directly to parents through their child's school, with the primary goal of maximising the financial resources available to low-income families.

For the past three years, a Financial Inclusion Officer (FIO) has been placed in each participating school, helping families claim the benefits they are entitled to.

One of the schools with the scheme already in place is Barton Clough Primary School in Manchester. The school's Assistant Headteacher, Jackie Crouch, said: "Money Matters has added an extra string to our pastoral bow, and in these times that matters.

"All too often it turns out that families are not receiving what they are entitled to. One family at our school is better off by £1,000 per month. Most of all we've seen pupils' focus and concentration improve.

"It ought to be self-evident, but children are better able to learn when they are fed, wearing the correct uniform and unencumbered by the sorts of money worries that ought to be the preserve of parents."

Andrew Ridge, Social Impact Manager at Kellanova, the company that owns Kellogg's, said: "Through our Breakfast Club network, we saw the opportunity to help parents currently struggling on low incomes who were unknowingly entitled to far more support than they were getting.

"Over the past two years, Money Matters has helped more than 300 families in the North West claim over £500,000 in total in benefits.

"Helping parents to make sure they are getting the money they deserve impacts the whole family, putting the brakes on the growing number of children in poverty across the UK."

Chief Executive of Resolve Poverty, Graham Whitham, said: “We are really pleased to share that through our work with Kellogg’s, Money Matters has been able to help families gain access to over half a million pounds in benefits.

“Our consistent presence at school events and activities, including parents’ evenings and coffee mornings, has been vital in helping families across the North West unlock the benefits they are entitled to. We look forward to seeing how we can further expand the programme to help even more families.”

Kellogg’s and Resolve Poverty have plans to expand Money Matters further, so that families across the UK can access part of the £23 billion of unclaimed benefits and get the advice they need in settings which are ‘safe spaces’ at the heart of the community.

ENDS

Notes to Editors

One beneficiary of the scheme is Chris Chapman, 58, who was made redundant in January 2025 and quickly started to face financial struggles.

The single parent lives in Rochdale with his 16-year-old son, who is about to start attending a local college.

After the redundancy – which came when the household was already struggling with debt – Chris found finances impossible to manage.

But so far, with the help of Money Matters, he has so far secured expected gains of more than £12,000 and applications are being made for discretionary payment and PIP which could boost this further.

He said: “I was made redundant having worked all my life in business development and client experience.

“By March 2025, we began to struggle to make ends meet on a monthly basis and had to make several cutbacks on clothing, food, gas, electricity and social activities.

“We do not have much family around us, however those we do would help with some groceries.

“This led me into depression, the only highlight being when my son represents Rochdale Mayfield Rugby League Club on a Saturday, leaving me feeling proud.

“The lack of money for even the basics creates some tension between us, I sometimes miss meals to provide things for my son.

“He’s also needed new rugby kit, new boots all year and I’ve not been able to replace them.

“I could feel myself getting more and more depressed, and going under slightly.

“I’d been a single parent for 10 years so nothing’s ever been easy, I’ve always been ready to fight mentally and push myself to succeed – but it felt like I was running out of traction.

“But my support worker from Money Matters was fantastic from the very first call, offering a listening ear with empathy and understanding.

“From there on I was introduced to food banks that helped, also to institutions that helped with gas and electricity and to debt counselling from Citizens Advice.

“Without Money Matters, I would have found it difficult to find and navigate the support out there for families such as myself and my son.”