



Whether You Can Claim ‘Public Funds’ (Benefits)

To access most UK benefits, a person must have the right to claim public funds under UK immigration rules. Most temporary visas include a condition called No Recourse to Public Funds (NRPF), meaning a person *cannot* access benefits like Universal Credit, Housing Benefit, Pension Credit, etc. if their visa says “no public funds,” or they are still in temporary status. [NRPF Network+1](#)

Even after several years here, **unless you have:**

- **Indefinite Leave to Remain (ILR)**
- **Settled status**
- **Refugee status or humanitarian protection**
...you generally **cannot claim public benefits** like Universal Credit or tax credits if your immigration status has NRPF. [GOV.UK](#)

A Commonwealth passport (like Ghana) does *not* automatically entitle you to benefits — what matters is your *current immigration permission* and whether it excludes access to public funds. [Citizens Advice](#)

Because this is so complex and can carry risks if done incorrectly, specialist immigration advice (e.g., from Citizens Advice, a qualified immigration adviser or charity like Law Centres) is highly recommended before applying for benefits. [Citizens Advice](#)

Typical Benefits For Families with Access to Public Funds

If you *do* have a status allowing public funds, and you are lawfully resident and habitually resident in the UK, you could be eligible for:

Universal Credit

A means-tested benefit for people on low income or out of work. Packages can include:

- A standard allowance
- Child elements for dependent children
- Housing cost support
- Childcare costs support when working
(Changes to Universal Credit are ongoing, but this remains the main system for low income families) [Wikipedia](#)

Child Benefit

Paid to the person responsible for children under 16 (or under 20 in approved education). If you're allowed access to public funds and responsible for the child, you can claim. [GOV.UK](#)

Child Tax Credits / Family-related Support

Now mostly replaced by Universal Credit, but parts of tax credits may still apply or be transitioned. [Wikipedia](#)

Free School Meals (FSM)

If a child is in receipt of or the family qualifies through Universal Credit/low income, the child is generally eligible for free school meals. There are also income-based thresholds for FSM in low-income households. [NRPF Network](#)

Childcare Support

There are government entitlements to:

- **15 hours free childcare per week** for all 3–4 year-olds (no income or benefits requirement) [Best Start in Life](#)
- **30 hours free childcare** for working parents of 3–4 year-olds if you meet the employment and income rules and your *immigration status allows access to public funds* [Best Start in Life](#)
- Some help for 2-year-olds if on certain benefits or low income [Best Start in Life](#)

However, when *NRPF applies*, some of these entitlements may not be available or are limited. [The Guardian](#)

Healthcare & Other Supports

Regardless of public funds eligibility:

- NHS care is available (but may have had immigration health surcharge requirements depending on visa) — though not technically a “benefit” and some charges can apply for prescriptions or dental services. [GOV.UK](#)

What To Do Next

Check Your Immigration Conditions

Look at your visa/BRP:

- Does it say “No Public Funds”?
- Do you have Indefinite Leave to Remain / Settled status?
If it says NRPF, claiming benefits like Universal Credit could breach your visa conditions unless you apply to *change conditions* through the Home Office (rare but possible). [NRPF Network](#)

Get Specialist Advice

Contact Citizens Advice, Turn2Us, Refugee and Migrant Support Organisations, or an immigration solicitor for personalised guidance. Every case is different and national guidance cannot substitute for specific legal advice. [Citizens Advice](#)

Summary

Possible Support	Eligibility Depends On
Universal Credit	Must have access to public funds (no NRPF) and satisfy residence tests GOV.UK
Child Benefit	As above — must be allowed to claim public funds GOV.UK
Free 15h childcare (3–4s)	Available to all in England regardless of benefits Best Start in Life
30h free childcare	Working + status allowing benefits/public funds Best Start in Life
Free School Meals	Based on Universal Credit/low income eligibility NRPF Network
NHS healthcare	Generally available regardless, with some charges GOV.UK