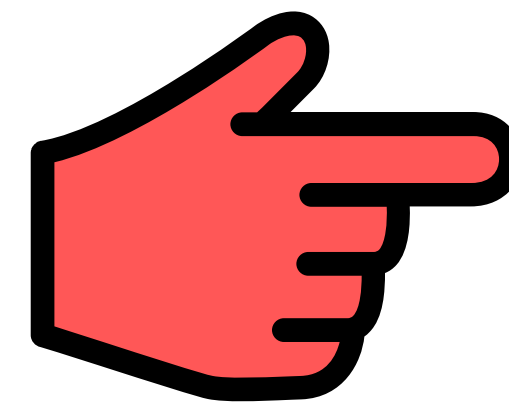


Os wyt ti wedi gwneud cais llwyddiannus am grant bydd y sefydliad yn anfon llythyr atat ti i ddweud:

- faint yw'r grant
- pryd cei di'r arian
- a fydd 1 taliad neu fwy?



O ble gallai'r arian yma ddod? Gallai ddod o sawl lle, yn dibynnu ar dy amgylchiadau.

I gael gwybod faint yw dy gyflog, edrych ar slip cyflog neu dy gontract

Os ydy hon yn swydd newydd, defnyddia offeryn cyfrifo treth incwm i weld dy gyflog clir

- <https://www.moneysavingexpert.com/tax-calculator/>

Efallai cei di daliadau cymhellid am dderbyn hyfforddiant neu brofiad/leoliad gwaith

Gofyn yn y ganolfan waith neu i'th ddarparwr hyfforddiant a fydd lwfans hyfforddiant yn effeithio ar dy Gredyd Cynhwysol

For help applying speak to your personal advisor or learner support in College

Bydd Cyllid Myfyrwyr Cymru yn anfon llythyr atat ti i ddweud:

- faint o arian byddan nhw'n ei roi/fenthyg i ti,
- pryd byddi di'n cael yr arian ac a fydd 1 taliad neu fwy

I wneud cais am Gredyd Cynhwysol, cer i: <https://www.gov.uk/credyd-cynhwysol>

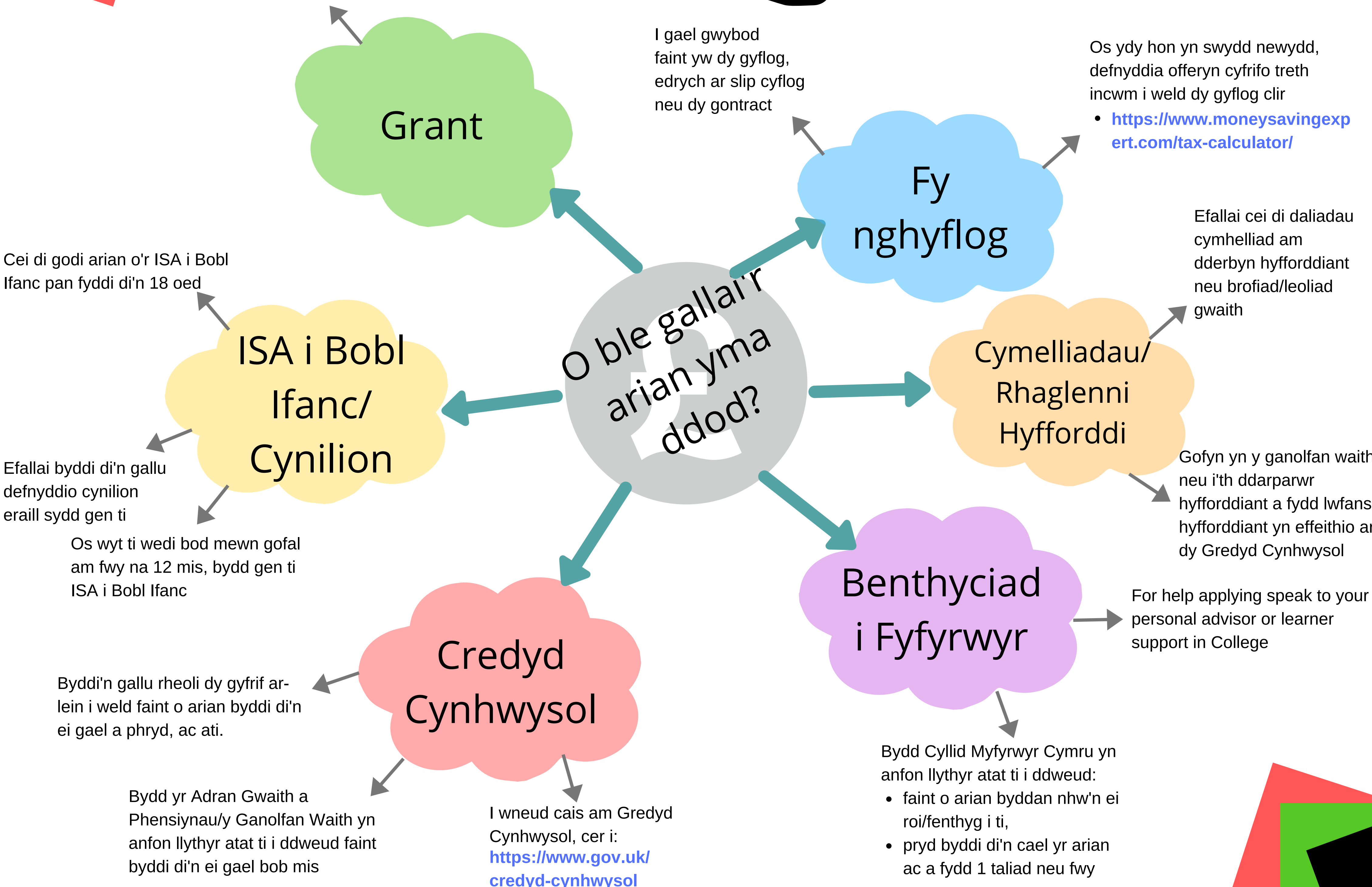
Bydd yr Adran Gwaith a Phensiynau/y Ganolfan Waith yn anfon llythyr atat ti i ddweud faint byddi di'n ei gael bob mis

Byddi'n gallu rheoli dy gyfrif ar-lein i weld faint o arian byddi di'n ei gael a phryd, ac ati.

Os wyt ti wedi bod mewn gofal am fwy na 12 mis, bydd gen ti ISA i Bobl Ifanc

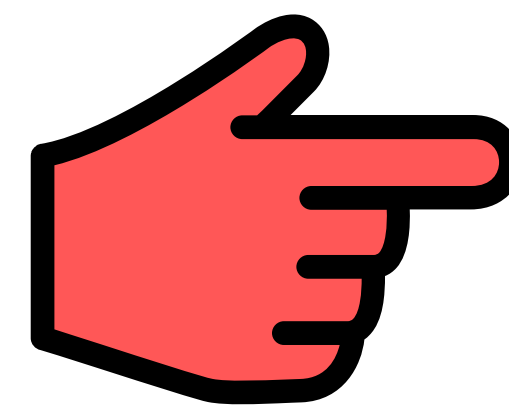
Efallai byddi di'n gallu defnyddio cynilion eraill sydd gen ti

Cei di godi arian o'r ISA i Bobl Ifanc pan fyddi di'n 18 oed



If you have applied for a grant and were successful you will receive a letter from the organisation giving the grant stating:

- how much it is
- when you will be paid
- in 1 or more payments?



Where might you be getting money from?
Depending on your circumstances, there may be a few places.

You can find out how much this will be from a payslip or your contract

If it is a new job, use an income tax calculator tool to see your take home pay.

- <https://www.moneysavingexpert.com/tax-calculator/>

You can access your Junior ISA when you are 18

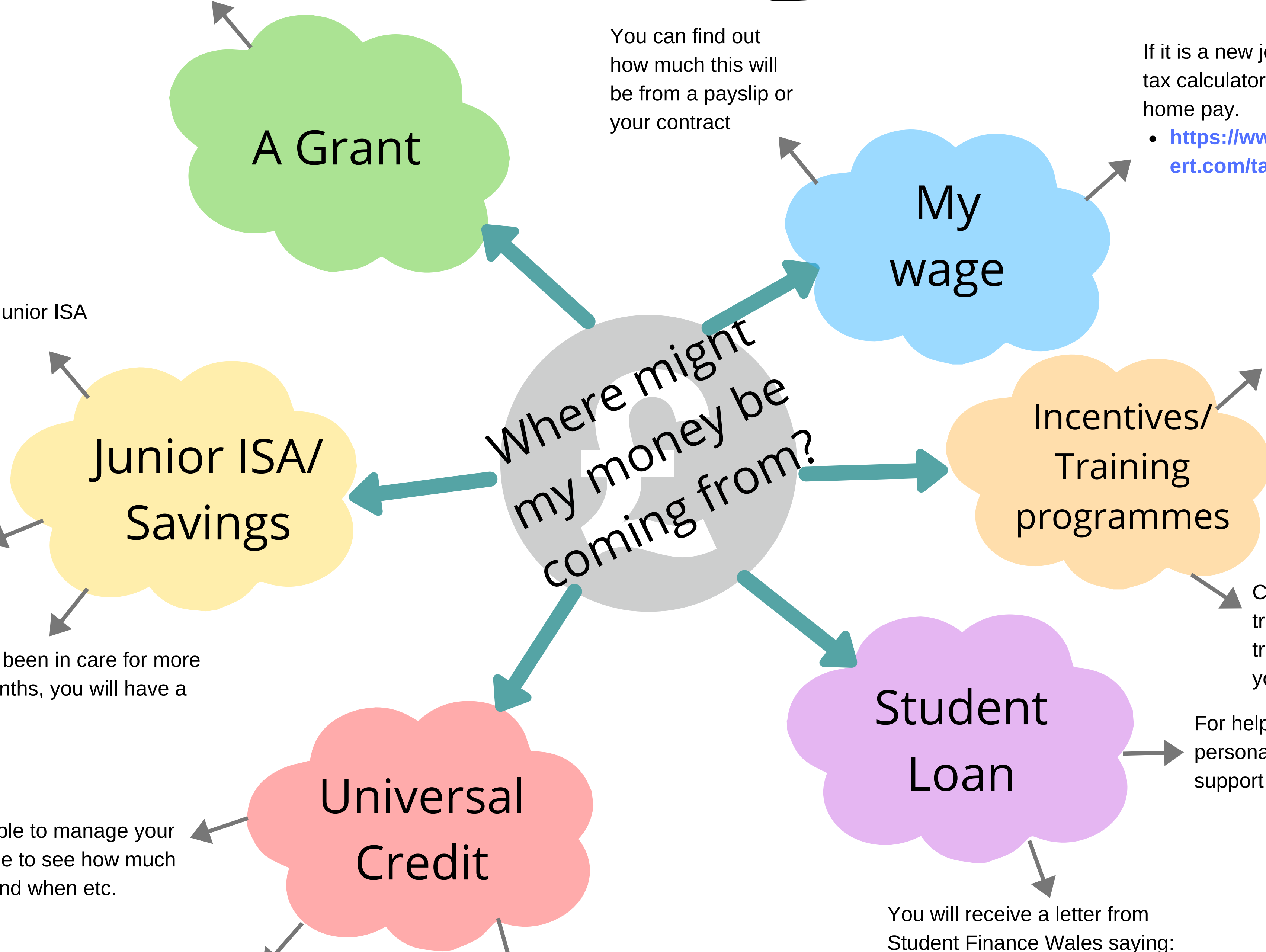
You may have other savings you can use

If you have been in care for more than 12 months, you will have a Junior ISA

You will be able to manage your account online to see how much you will get and when etc.

You will receive a letter from DWP/Job Centre saying how much you will be receiving each month

To apply for UC go to <https://www.gov.uk/universal-credit>



Check with the job centre/ training provider to see if a training allowance affects your Universal Credit

For help applying speak to your personal advisor or learner support in College

You will receive a letter from Student Finance Wales saying:

- how much they are lending/giving
- when you will be paid
- whether this will be in 1 or more payments