Extra help - Dependants' Grants

student finance england the student finance experts

www.gov.uk/studentfinance





Student Finance England is a service provided by the Student Loans Company. We provide financial support on behalf of the UK Government to students from England entering higher education in the UK. We're here to help and can offer you financial support when you need it most – during your studies.

We're experts in student finance and this guide will tell you everything you need to know about applying for extra help if you have a child or adult dependant.



For everything you need to know about student finance from how and when to apply to repaying, bookmark SFE's student finance zone on The Student Room at www.thestudentroom.co.uk/studentfinance



Read our interactive quick start guides at www.sfengland.slc.co.uk/ quickstartguides



And to apply for student finance, go to www.gov.uk/studentfinance



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??? 1-What's this guide about?

This guide is for students who live in England and have children or adult dependants.

If you have children or an adult dependant and you want to study a full-time undergraduate course or an Initial Teacher Training (ITT) course, you may be able to get extra help.

You could get a Childcare Grant, Parents' Learning Allowance or Adult Dependants' Grant. These grants are paid in addition to your main student finance and don't usually have to be paid back. This guide explains who can get these grants and how to apply for them.

For information on applying for student finance, new students should read 'Student finance – new full-time students'.

Continuing students should read 'Student finance - continuing full-time students'.

You can download these guides from www.thestudentroom.co.uk/studentfinance

Similar arrangements are available if you live in Wales, Northern Ireland or Scotland. You can find out more about what's available where you live from the following websites:

Wales: www.studentfinancewales.co.uk

Northern Ireland: www.studentfinanceni.co.uk

Scotland: www.saas.gov.uk

This guide isn't for students eligible to apply for an NHS student bursary or postgraduate social work bursary. Visit www.nhsbsa.nhs.uk/students for more information.









Childcare Grant

You can apply for a Childcare Grant if you're a full-time undergraduate student, or a full-time postgraduate ITT student, and at the beginning of the academic year you:

- have at least one dependent child under 15 and in registered or approved childcare, or
- have at least one dependent child under 17, who has special educational needs and is in registered or approved childcare.

You may also be able to get Childcare Grant if you:

- ordinarily live in England and study abroad as part of your UK course, and
- can use childcare provided under a Ministry of Defence accreditation scheme while you're abroad.

If during the academic year, you or your husband, wife, civil partner or partner receive:

- the childcare element of Working Tax Credit or Universal Credit,or
- Tax-Free Childcare from HM Revenue & Customs,

you won't be able to get Childcare Grant at the same time, but you can choose to get Childcare Grant instead.

If you started your course before 1 August 2017

You won't be able to get Childcare Grant if you, or your husband, wife, civil partner or partner, get Childcare Allowance from the NHS but you can choose to get Childcare Grant from us instead.

Types of childcare that qualify

You can only apply for Childcare Grant if your childcare provider is registered or approved by:

- Ofsted
- the Care Quality Commission
- an equivalent inspection body appointed by the Secretary of State to inspect certain independent schools

If your childcare provider is in Wales, Northern Ireland or Scotland, they must be registered or approved by the regulatory body that inspects childcare in the country they're based.

You won't be able to get Childcare Grant if your childcare provider is:

- your partner,
- a relative of your child and providing care in your child's home, or
- a relative of your child and is:
 - approved under the Approval of Child Care Providers Scheme in Wales, or the Approval of Home Child Care Providers Scheme in Northern Ireland,
 - providing care away from your child's home, and
 - only caring for children he or she is related to.

A relative of your child means a parent, grandparent, aunt, uncle, brother, sister, related by blood or marriage, or a person with a strong relationship to the child (for example, someone acting as a parent to their partner's children).







Parents' Learning Allowance

You can apply for Parents' Learning Allowance if you're a full-time undergraduate student or a full-time postgraduate ITT student and have children who depend on you. This allowance helps with the extra costs associated with being a parent and a student. You don't need to be paying for childcare to be eligible.



Adult Dependants' Grant

You can apply for Adult Dependants' Grant if you're a full-time undergraduate student or full-time postgraduate ITT student and have an adult who depends on you financially.

The adult can be a partner or another adult who depends on you financially, but you can't count grown-up children as adult dependants.





What's it for?

It helps with childcare costs if you have a dependent child aged under 15 at the beginning of the academic year (or under 17 if they have special educational needs) in registered or approved childcare.

For more information about how you apply see page 11.

How much can I get?

Depending on your household income, you can apply for up to 85% of your actual childcare costs during term time and holidays. The amount is capped at £159.59 a week for one child or £273.60 a week for two or more children.



Your household income is the income of your husband, wife, civil partner or partner (if you have one) and any dependants.

If you can't provide details of your childcare provider on your application form, you should still apply. Your first instalment of Childcare Grant will be capped at £123.38 a week or 85% of your estimate (whichever is less).

How's it paid?

We'll pay any Childcare Grant you're entitled to directly into your bank account in three instalments, usually at the same time as any other student finance you get. If you apply after the start of your course, your Childcare Grant might be paid separately.

Do I have to pay it back?

No, unless:

- the estimated childcare costs you gave in your application were higher than your actual costs,
- you don't confirm your actual childcare costs when we ask you to, or
- you're overpaid due to a change in your circumstances so it's important you let us know if your circumstances change.

If your actual childcare costs are less than you estimated, we'll reduce your next instalment of Childcare Grant. If you don't confirm your childcare costs, your next instalment of Childcare Grant will be stopped and you'll have to repay some or all of your previous instalments.





Childcare Grant (continued)

Anything else?

You must apply for Childcare Grant within nine months of the start of the academic year.

All three and four year olds, and some two year olds are able to get a free, part-time early-learning place in a pre-school setting such as a nursery. Childcare Grant won't be paid for any period covered by this free place. However, it can be paid to cover the cost of any extra childcare you use over and above this. You can find out more about free early-learning places by visiting www.gov.uk/find-free-early-education

Three times during the academic year we'll ask you to fill in a Childcare Costs Confirmation Form (CCG2). This helps make sure you've been paid the correct amount of Childcare Grant.





What's it for?

It helps with course-related costs if you have dependent children.

How much can I get?

You can get up to £1,617 a year. The amount you can get depends on your household income, which is the income of your husband, wife, civil partner or partner (if you have one) and any dependants.



How's it paid?

We'll pay any Parents' Learning Allowance you're entitled to directly into your bank account in three instalments, usually at the same time as any other student finance you get. If you apply after the start of your course, your Parents' Learning Allowance might be paid separately.

Do I have to pay it back?

No, unless you're overpaid due to a change in your circumstances - so it's important you let us know if your circumstances change.

Anything else?

You must apply for Parents' Learning Allowance within nine months of the start of the academic year.

You can apply for Parents' Learning Allowance even if you don't pay for childcare.

You should send your child's original birth certificate and a photocopy of your most recent Tax Credit or Universal Credit award notice or Child Benefit letter.





Adult Dependants' Grant

What's it for?

It helps cover extra costs if you have an adult who depends on you financially.

An adult dependant could be:

- your husband, wife or civil partner;
- if you're over 25, a partner you live with; or
- another adult who depends on you financially (usually a member of your family).

An adult dependant can't be:

- your grown-up child
- a partner or other adult who gets student finance



= up to £2,834

How much can I get?

The amount you can get depends on your household income, which is the income of your husband, wife, civil partner or partner (if you have one) and any dependants. You can get up to £2,834 a year.

How's it paid?

We'll pay any Adult Dependants' Grant you're entitled to directly into your bank account in three instalments, usually at the same time as any other student finance you get. If you apply after the start of your course, your Adult Dependants' Grant might be paid separately.

Do I have to pay it back?

No, unless you're overpaid due to a change in your circumstances - so it's important you let us know if your circumstances change.

Anything else?

You must apply for the Adult Dependants' Grant within nine months of the start of the academic year.

HM Revenue & Customs won't count any Childcare Grant or Parents' Learning Allowance when working out what tax credits, and state benefits you can get, but they will take any Adult Dependants' Grant into account.



3-What can I get?



Most full-time students aren't able to get income-related benefits or Universal Credit.

However, certain students (including single parents, student couples with dependent children and some disabled students) may be able to get income-related benefits, including Housing Benefit and some parts of Universal Credit. If you want to study a full-time course, you should check www.gov.uk/browse/benefits or speak to your university or college's student welfare advisor to see how this may affect your benefits or Universal Credit.

The table opposite shows the types of student finance Jobcentre Plus and your local authority's Housing Benefit section count as part of your income.





- most of any Maintenance Loan you can get, even if you choose not to take it
- Maintenance Grant
- Adult Dependants' Grant
- bursaries that aren't for costs relating to your course or childcare



- Tuition Fee Loan
- Special Support Grant
- Childcare Grant
- Parents' Learning Allowance
- Disabled Students' Allowances
- bursaries that are for costs relating to your course or childcare

If you've got a partner who's not a student and is eligible for income-related benefits, your partner can claim those benefits for both of you. Your income, including certain types of student finance, will be taken into account when your partner's entitlement to any income-related benefits is assessed.

3-What can I get?



Child Tax Credit and child element of Universal Credit

If you have dependent children, you can claim Child Tax Credit or the child element of Universal Credit. Any student loans and grants you get to meet the costs of tuition fees, childcare and other course-related costs aren't taken into account when HMRC works out what Child Tax Credits or child element of Universal Credit you can get. However, the Adult Dependants' Grant will be taken into account. You can get more information from www.gov.uk



Free school meals

If you're getting the maximum amount of Child Tax Credit or the child element of Universal Credit (and no Working Tax Credit) you're also able to get free school meals for your children.





For more information about getting benefits as a student visit **www.gov.uk**

The information given in this guide is general. If you think you may be able to get state benefits you can find out more by speaking to your university or college's student welfare advisor or by visiting **www.gov.uk**





4 - How and when do I apply?

Fill in the main application for student finance and tick the box to tell us you want to apply for Childcare Grant.

The quickest way to do this is online at www.gov.uk/studentfinance

We'll then send you a Childcare Grant application form (CCG1) form or you can download one from your online account.



Childcare Grant



Fill in and return the CCG1 form.



We'll assess your application and send you a letter telling you how much student finance you're able to get, including any Childcare Grant.

We'll pay any Childcare Grant you're entitled to directly into your bank account in three instalments, usually at the same time as any other student finance you get.



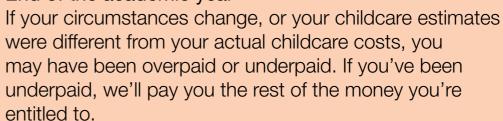
At three points during the academic year, we'll send you a Childcare Costs Confirmation form (CCG2) for you and your childcare provider to fill in.

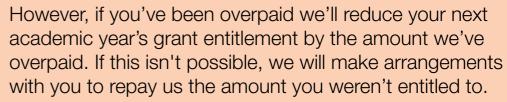
Your childcare provider will need to confirm the **actual** childcare costs they've charged you.

If the actual amount is different from the amount you estimated in your initial application, we'll reduce or increase your next payment of Childcare Grant accordingly.

To avoid having to repay anything, it's important to give a realistic estimate of your childcare costs.

End of the academic year





This means it's important to give us realistic childcare cost estimates and let us know if your circumstances change, so you don't owe us any money.





4 - How and when do I apply?

Fill in the main application for student finance and tick the box to tell us you want to apply for Parents' Learning Allowance and/or Adult Dependants' Grant. The quickest way to do this is online at **www.gov.uk/studentfinance**



Parents' Learning Allowance and Adult Dependants' Grant



We'll assess you based on the information you've given in your main application. We may ask for more evidence to support your application if we need it.



We'll send you a letter telling you how much student finance you're able to get, including any Parents' Learning Allowance and Adult Dependants' Grant.



We'll pay any Parents' Learning Allowance or Adult Dependants' Grant you're entitled to directly into your bank account in three instalments, usually at the same time as any other student finance you get.





If you started your course before 1 August 2013



At the end of the academic year

We may contact you and ask you to send us photocopies of documents to confirm the financial commitments you told us about in your application and your household income for the academic year.

We use this information to make sure you've been paid the right amount of Dependants' Grants.

It's important you send the documents we ask you for as quickly as possible, because you'll be asked to pay back any Childcare Grant, Parents' Learning Allowance and/or Adult Dependants' Grant you've been paid if we aren't able to confirm the details you originally gave us.



5-Useful information and contacts



We have other useful resources to help you including:

- detailed main guides 'Student finance how you're assessed and paid' and 'Student loans - a guide to terms and conditions'- which can be downloaded at www.thestudentroom.co.uk/studentfinance
- Our interactive quick start guides at www.sfengland.slc.co.uk/quickstartguides
- A full range of helpful tools and guidance on our dedicated student finance zone at

www.thestudentroom.co.uk/studentfinance

To apply, visit www.gov.uk/studentfinance





Student Finance England

You can phone us on **0300 100 0607** (textphone: **0300 100 0622**) between 8am and 8pm Monday to Friday, and between 9am and 4pm on Saturday.

Studentparents.org

Helps prepare parents for university life and provides online tools and calculators.

www.studentparents.org

Family and Childcare Trust

National childcare charity that provides information for parents, childcare providers, employers, trade unions, local authorities and policy makers.

www.familyandchildcaretrust.org

National Union of Students (NUS)

You can get more information from the NUS website at www.nus.org.uk

Gov.uk

Government site providing information on local and national childcare. **www.gov.uk**

National Association of Student Money Advisers (NASMA)

NASMA is a charity working to help students by providing advice, information and training. You can get more information by visiting www.nasma.org.uk