

CHILDCARE GRANT AND OTHER SUPPORT FOR FULL-TIME STUDENT PARENTS IN HIGHER EDUCATION

2008/09



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1 Introduction

This guide sets out the financial help that is available in the 2008/2009 academic year for full-time higher-education students with children. It includes full details of the Childcare Grant, the Parents' Learning Allowance, and other financial help available for full-time students.

This guide is for full-time students who normally live in England and are studying degree, initial teacher-training or HND-level courses. Students who receive an NHS bursary cannot get any grants from us but can apply for help from their university's or college's Access to Learning Fund. For more information on Department of Health funding for students, see page 25. For information on other types of student funding, please see pages 23 to 25.

You can get this guide in large print, in Braille and on audio tape free of charge by phoning 0800 731 9133 (textphone: 0800 328 8988). All our forms, guides and leaflets about higher-education student finance are available in these formats. You can also download this guide from our website at www.direct.gov.uk/studentfinance.

The Government wants to make sure that everyone who can benefit from higher education is able to do so. There are many benefits from higher education, for example, improved job prospects, better pay and an improved lifestyle, but there are costs too. So, if you are thinking of becoming a student, you need the facts. This guide provides them.

Important information for students living in England

If you usually live in England, the local authority whose area you normally live in will usually be responsible for assessing whether you are eligible for student finance and how much you will receive, even if you study outside that area. However, the student finance application arrangements for 2008/2009 will be different in some areas. If you live in one of the local authority areas listed below, your local authority will not be involved in assessing your application and you will need to phone the Student Loans Company's (SLCs) Customer Support Office on 0845 607 7577 (textphone: 0845 604 4434) to apply for student finance.

- London Borough of Brent
- Darlington Borough Council
- London Borough of Hackney
- Hartlepool Borough Council
- North Yorkshire County Council
- Redcar & Cleveland Borough Council
- South Tyneside Council
- Southend-on-Sea Borough Council
- London Borough of Southwark
- Stockton-on-Tees Borough Council
- York City Council

These changes will not affect the funding you are entitled to.

2 Financial help that is available

The package of student finance you can apply for

The package of student finance you can apply for will depend on when you started higher education.

New students

If you enter higher education on or after 1 September 2008 you can apply for the new package of student finance listed in the table on the next page.

Existing students

If you started higher education before

1 September 2008 you can apply for the package of student finance you were receiving in the previous academic year. However, if you are going straight on to a PGCE course in September 2008, you can apply for the new package of student finance even if you got the old package last year.

The table on the next page summarises the help you may be able to get each year as a full-time higher-education student with children. If you are not sure which package of student finance you can apply for, contact your local authority (or the SLC) for advice.

2 Financial help that is available

Type of help available	Which package of student finance is this available with? (new or old)	How much?	Where from?	Page number
Grant for tuition fees	Old package	Up to £1,255	Local authority (or the SLC)	6
Student loan for tuition fees or tuition fee contribution	Both	The fee you are charged but no more than £3,145 in an academic year (£1,570 for students in some circumstances).	Local authority (or the SLC)	6
Student loan for maintenance	Both	Up to £4,625 (£6,475 in London)	Local authority (or the SLC)	6
Higher Education Grant	Old package	Up to £1,000	Local authority (or the SLC)	6
Maintenance Grant or Special Support Grant	New package	Up to £2,835	Local authority (or the SLC)	6
Bursaries	New package	Variable - this depends on the university or college.	Your university or college	7
Adult Dependents' Grant	Both	Up to £2,575 for one adult dependant (usually a husband or wife, or partner)	Local authority (or the SLC)	7 & 12
Childcare Grant	Both	Up to £7,735 for one child, or up to £13,260 for two or more children	Local authority (or the SLC)	7 & 8
Parents' Learning Allowance	Both	Up to £1,470	Local authority (or the SLC)	7 & 12
Child Tax Credit	Both	How much you get depends on your circumstances and the level of your income (generally, your taxable income).	HM Revenue & Customs	7, 13 & 22
Disabled Students' Allowances (DSAs)	Both	Depends on an assessment of your course-related needs. Does not depend on your income or that of your family.	Local authority (or the SLC)	7 & 23
Access to Learning Fund	Both	Depends on need, based on an assessment of your income and outgoings.	Your university or college	13

2 Financial help that is available

For more detailed information about the financial help that is available to all students, look at our guide called 'A guide to financial support for higher education students in 2008/2009'. On page 23 we explain how to get a copy of that guide.

If you are entitled to the old package of student finance, you may get all or part of your tuition fees paid for you. Whether you are entitled to the new package or old package of student finance, you can get a Fee Loan to match the fee you are charged or any contribution you have to pay towards fees. This means that you will not have to pay before you start your course, or while you are studying. For help with your living costs you can apply for a student Maintenance Loan.

You may be concerned about taking out loans, but you should remember that the rate of interest you will have to pay is equal to the rate of inflation (compared with rates of up to 16% for personal loans). Interest is charged from the date you take out the loan until the date you pay it off. You only have to repay student loans once:

- you have finished or left your course; and
- your income is above a set limit.

Your repayments are directly linked to your income so you can afford your monthly repayments.

If you are entitled to the old package of student finance you may get extra help from a Higher Education Grant if you started higher education in September 2004 or later.

If you are entitled to the new package of student finance you can claim a Maintenance Grant. But you may be able to claim a Special Support Grant instead if you:

- are a lone (single) parent;
- have a partner who is also a student and one or both of you are responsible for a child (or a young person aged under 20 who is in full-time education below higher-education level);
- have a disability, and qualify for the Disability Premium or Severe Disability Premium;
- are deaf and qualify for Disabled Students' Allowances;
- have been treated as incapable of work for a continuous period of at least 28 weeks;
- are from abroad and entitled to an Income Support 'urgent cases' payment because you will not be getting any money or other support for up to six weeks;
- are waiting to go back to a course after taking agreed time out because of an illness or having to care for someone; or
- are aged 60 or over.

The Special Support Grant is intended to help with extra course-related costs such as books, equipment, travel or childcare and depends on your financial situation in the same way as the Maintenance Grant. However, it will not affect the amount of Maintenance Loan you may be entitled to receive. If, as a full-time student, you can claim income-related benefits (ones that are based on your income), Jobcentre Plus and your local authority's Housing Benefit section will not take account of your Special Support Grant when working out the amount of benefit you are entitled to. More information about income-related benefits for students is given on pages 19 to 21.

If you are not sure whether you may be eligible to claim the Special Support Grant, ask your local authority (or the SLC) for advice.

2 Financial help that is available

If you are entitled to the new package of student finance and:

- you receive the full £2,835 Maintenance Grant or Special Support Grant; and
- are charged the full £3,145 tuition fee;

you will receive a bursary of at least £310 from your university or college.

However, many universities and colleges are offering more than this. For instance, in 2007/2008, the typical bursary for a student receiving the maximum Maintenance Grant or Special Support Grant and on a course charging the maximum tuition fee, was £1,000. Many universities and colleges are also giving bursaries to students who receive only part of the Maintenance Grant or Special Support Grant. Check the website of the university or college you're interested in to find out what's on offer.

Whether you are entitled to the new package or old package of student finance, if you have an adult dependant (an adult who you support financially) you may qualify for an Adult Dependants' Grant. If you have children who you support financially you may also be able to get the Parents' Learning Allowance to meet costs relating to your course, and a Childcare Grant if you use registered or approved childcare. You can also apply for Child Tax Credit from HM Revenue & Customs. If you receive the maximum amount of Child Tax Credit and do not receive Working Tax Credit, your children should be entitled to free school meals. There is more information about Child Tax Credits on pages 13 and 22.

Whether you are entitled to the new package or old package of student finance, if you have a disability, mental-health condition or specific learning difficulty which affects your ability to study, you may be eligible for Disabled Students' Allowances (DSAs). If you need more information about the DSAs, look at our guide called 'Bridging the Gap'. Page 23 explains how you can get a copy of that guide.

If, as a full-time student, you can claim income-related benefits, Jobcentre Plus and your local authority's Housing Benefit section will take account of your income, including your income from certain types of student finance, when they work out the amount of benefit you are entitled to. More information about income-related benefits for students is given on pages 19 to 21. On page 20 we list the types of student finance Jobcentre Plus and your local authority's Housing Benefit section take into account when they are working out the benefit you are entitled to, and the types of student finance they don't take account of.

2 Financial help that is available

Financial help you can get if you have children or an adult dependant

The information given here is general and we cannot guarantee that you will receive this help. Your local authority (or the SLC) will decide the type and amount of student finance you can receive, based on your circumstances. If you are living with your husband, wife or partner, your local authority (or the SLC) will take account of their income, together with any income of your dependent children.

This may result in you receiving reduced supplementary student finance (or none at all). Your local authority (or the SLC) may count any maintenance you receive for your dependent children as income.

(Note: any full-time student who is responsible for a child or children on the first day of the academic year they are applying for student finance in will be treated as an independent student for the purposes of assessing the household income. An independent student is one who is no longer expected to rely on their parents for financial support.)

From your local authority (or the SLC)

The Childcare Grant

The Childcare Grant is available for students who have dependent children and a low household income. This includes students who are lone parents and students who are married to, or the partners of, other students. If you have children under 15 (or 17 if your child is registered as having special educational needs), the grant pays a set rate of 85% of your actual childcare costs throughout the whole year. For students in their final year, the Childcare Grant can be paid until the last day of the final term.

Help available	<p>Childcare Grant - for students with dependent children in registered or approved childcare</p> <p>If, as a full-time student, you can claim Income Support or Housing Benefit, Jobcentre Plus and your local authority's Housing Benefit section should not take account of any Childcare Grant you receive when they are working out the benefit you are entitled to. HM Revenue & Customs will not count any Childcare Grant you receive when working out your tax credit entitlement.</p>
Who's eligible?	Full-time students with dependent children in registered or approved childcare. You cannot get this grant if you or your partner receive the childcare element of the Working Tax Credit from HM Revenue & Customs.
How much?	<p>The Childcare Grant is based on actual childcare costs.</p> <p>For one child: up to £148.75 a week (85% of the actual costs of up to £175 a week) throughout the year.</p> <p>For two or more children: up to £255 a week (85% of the actual costs of up to £300 a week) throughout the year.</p> <p>But how much help you get will also depend on your income and that of your dependants (your husband, wife or partner, or another adult who depends on you financially, and your dependent children).</p>
How is it paid?	Usually in three instalments, from the Student Loans Company, with your Maintenance Loan and other grants such as the Parents' Learning Allowance. You will not have to repay this help.

2 Financial help that is available

All three- and four-year-olds are entitled to a free, part-time early learning place (for 12 ½ hours a week, 38 weeks a year) in a pre-school setting such as a nursery. You do not have to pay any fee for your child's free early learning place and so a Childcare Grant cannot be paid for a period during which your child is at nursery. If your child goes to a nursery that would normally charge fees, the fees charged should be reduced so that the basic entitlement to a place is free.

You can find out more information about free early learning places through your local authority's early years section or from the Childcare Link on 0800 096 0296 (freephone). Or, you can visit the Childcare Link website at www.childcarelink.gov.uk. Childcare Link can also provide information about childcare available in your area.

Childcare providers

To receive the Childcare Grant, the childcare must be registered or approved by one of the schemes below.

Childcare in England

Childcare registered by Ofsted

Childcare for children aged under eight must be registered by Ofsted, unless that childcare is 'exempt' (that is, doesn't have to be registered). Activity-based care (such as sports, arts or language clubs), care in the child's home and, from September 2008, some crèches, are exempt from registration. Childcare providers who are exempt from compulsory registration can choose to apply to be registered, if they meet the requirements.

Registered childcare providers must display their Ofsted certificate to show that they are registered. If you are using exempt childcare providers who

have chosen to be registered, you should check the certificate or Ofsted's website regularly to make sure they are still registered. Your local Children's Information Services will confirm if your childcare provider is registered. Registered childcare includes registered childminders, nurseries, playgroups, children's centres, holiday playschemes, sports, arts or language clubs and nannies.

Childcare approved under the Childcare Approval Scheme

The Childcare Approval Scheme approves childcare providers who provide care for:

- children of any age in the child's home;
- children over seven years in a home other than the child's home.

You can get more information on the scheme from the website at www.childcareapprovalscheme.co.uk. You can also use the website to check that a childcare provider is approved under the scheme. To check this you will need to ask the childcare provider for their unique identity number (shown on their approval letter).

The Childcare Approval Scheme stopped taking applications from October 2007. If you use a childcare provider who is already approved, you can claim the Childcare Grant until the carer's approval ends (one year after they received it). When the carer's approval ends they will need to apply to be registered by Ofsted instead. If they don't, you cannot receive the Childcare Grant.

2 Financial help that is available

Other qualifying childcare in England

You may also be able to receive the Childcare Grant if you use any of the following types of childcare in England.

- Childcare provided by out-of-school-hours clubs on school premises and run by a school or local authority. (But this may be expanded to include childcare provided by schools off the school premises. Check our website at www.direct.gov.uk/studentfinance for latest information.)
- Childcare provided in the child's own home by a care worker or nurse from an agency registered by the Commission for Social Care Inspection.
- Childcare provided by an approved foster carer. (The care must be for a child who is not being fostered by the foster carer.)

2 Financial help that is available

Childcare in Wales

If you are English and studying in Wales, you may be able to receive the Childcare Grant if you use any of the following types of childcare in Wales.

- Childcare provided by childminders, nurseries and playschemes registered by the Care and Social Services Inspectorate for Wales.
- Childcare provided by out-of-school-hours clubs on school premises and run by a school or local authority.
- Childcare provided in the child's own home by a care worker or nurse from an agency registered by the Care and Social Services Inspectorate for Wales.
- Childcare provided by an approved foster carer. (The care must be for a child who is not being fostered by the foster carer.)
- Childcare provided in the child's own home by a child carer approved under the Approval of Child Care Providers Scheme.

Childcare in Scotland

If you are English and studying in Scotland, you may be able to receive the Childcare Grant if you use any of the following types of childcare.

- Childcare provided by childminders, nurseries and play schemes registered by the Scottish Commission for the Regulation of Care.
- Childcare provided by out-of-school-hours clubs registered by the Scottish Commission for the Regulation of Care on school premises and run by a school or a local authority.
- Childcare provided by an approved foster carer. (The care must be for a child who is not being fostered by the foster carer.)
- Childcare provided in the child's own home by (or introduced through) childcare agencies, sitter services and nanny agencies which are required to be registered by the Scottish Commission for the Regulation of Care.

Childcare in Northern Ireland

If you are English and studying in Northern Ireland, you may be able to receive the Childcare Grant if you use any of the following types of childcare.

- Childcare provided by childminders, nurseries and play schemes registered by a Health and Social Services Trust.
- Childcare provided by out-of-school-hours clubs on school premises and run by a school, or by an Education and Library Board or registered by a Health and Social Services Trust.
- Childcare provided by an approved foster carer. (The care must be for a child who is not being fostered by the foster carer.)
- Childcare provided in the child's own home by a carer approved under the Approval of Home Child Care Providers Scheme.

Childcare outside the United Kingdom

- You may be able to receive the Childcare Grant if you are an English student studying abroad as part of your UK course and you use childcare provided under a Ministry of Defence accreditation scheme abroad.

2 Financial help that is available

What if the registered or approved childcare provider I use is my partner or a relative of my child?

You will not be able to receive the Childcare Grant if the childcare is provided by a registered or approved childcare provider who:

- is your partner;
- is a relative of your child and providing care in your child's home;
- is a relative of your child and is:
 - approved under the Childcare Approval Scheme in England, 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 the child means a parent, grandparent, aunt, uncle, brother or sister related by blood or marriage, or a person with a strong relationship to the child (for example, someone playing the role of a parent to their partner's children). If you have any questions about the meaning of 'relative', ask your local authority (or the SLC).

Help available	Parents' Learning Allowance - for help with course-related costs for students with dependent children If, as a full-time student, you can claim Income Support or Housing Benefit, Jobcentre Plus and your local authority's Housing Benefit section should not take account of any Parents' Learning Allowance you receive when they are working out the benefit you are entitled to. HM Revenue & Customs will not count any Parents' Learning Allowance you receive when working out your tax credit entitlement.
Who's eligible?	Full-time students with dependent children.
How much?	Up to £1,470 a year. How much you get depends on your income and that of your dependants (including your husband, wife or partner).
How is it paid?	It is usually paid in three instalments, from the Student Loans Company, with your Maintenance Loan. You will not have to repay this help.

Help available	Adult Dependants' Grant - for students' with an adult who depends on them financially If you have a husband, wife or partner, or another adult (but not a son or daughter) who depends on you financially, you may be eligible.
Who's eligible?	Full-time students with adult dependants.
How much?	Up to £2,575 a year for an adult dependant. How much you get depends on your income and that of your dependants (including your husband, wife or partner).
How is it paid?	It is usually paid in three instalments, from the Student Loans Company, with your Maintenance Loan. You will not have to repay this help.

2 Financial help that is available

Child Tax Credit from HM Revenue & Customs

Help available	Child Tax Credit - to help with the costs of raising children You should be entitled to free school meals for your children if you receive your maximum eligible amount of Child Tax Credit and are not receiving Working Tax Credit.
Who's eligible?	Students with dependent children may be entitled to claim Child Tax Credit. You do not need to be working to receive this help. You can get more information from the HM Revenue & Customs helpline on 0845 300 3900 (textphone: 0845 300 3909).
How much?	The money you get depends on your circumstances and income.
How is it paid?	Into your bank account every week or every four weeks.

Extra help from your college

(This help is available after you have started your course.)

Financial help from your university or college is based on your circumstances. You should contact your university's or college's student advisory service for more information and details about how to apply.

Discretionary help available	The Access to Learning Fund - if you need extra financial support to stay on your course This is available through your university or college. You may be able to get extra help through the Access to Learning Fund if the Childcare Grant does not cover all your childcare costs and the Parents' Learning Allowance is not enough to meet all of the study costs of your course.
Who's eligible?	Full-time students and part-time students studying a course that does not take more than twice as long to complete as an equivalent full-time course. Students will be assessed according to individual need. Students studying a 'taster' module of at least 12 credits or 10% of a full-time course may be able to receive help with the tuition fees and certain course-related costs for the module. Your university or college will be able to tell you if your course qualifies.
How much?	Your university or college will decide whether you are able to get this help and, if so, how much you can receive. This will depend on your individual circumstances.
How do I apply?	To the Fund Administrator at your university or college.
How is it paid?	Payments are usually given as grants, and do not have to be repaid, although sometimes they can be given as short-term loans. Your university or college will also decide whether to pay you in a lump sum or in instalments.

2 Financial help that is available

Calculator for supplementary grants for student parents

You can use this calculator to help you estimate how much extra student finance you may be able to receive for your dependants. Follow the calculation until you get a final figure.

Step 1: add together all the grants you may be eligible for.

Grant	Amount	Your figures
Adult Dependants' Grant	£2,575	
Childcare Grant (85% of the actual childcare costs x number of weeks). For example, the maximum for one child is 85% of £175 x 52 weeks = £7,735 (The maximum for two or more children is 85% of £300 a week.)	£7,735	
Parents' Learning Allowance	£1,470	
Total A	£11,780	£

Step 2: add up your dependants' estimated net income for the academic year (usually 1 September to 31 August). Include the income of your husband, wife or partner and any income your children may have, including any maintenance which is paid for them. Some regular payments that you have been making since before the start of your course, or which your partner is now making for you, can be deducted from your partner's net income. This could include mortgage payments or other regular payments. Ask your local authority (or the SLC) for advice.

Dependant's name	Income
Total B	£

Step 3: Choose the circumstance that applies to you (choose only one).

Circumstance	Amount	Your figure
Two parents, one child	£3,385	
Two parents, two or more children	£4,510	
Lone parent, one child	£4,510	
Lone parent, two or more children	£5,645	
Total C		£

If total C is greater than total B, you should receive the maximum grant or grants you are entitled to. If it is less than total B, go to step 4.

2 Financial help that is available

Step 4: Take total C off total B to estimate your contribution.

	Amount
Your dependants' income (total B)	£
Less the limit (total C)	£
Total D	= £

Step 5: Amount of grant or grants you are eligible for

	Amount
Maximum grant or grants you are entitled to (total A)	£
Less your contribution (total D)	£
Total extra funding you may receive (total E)	= £

If the total E amount in step 5 is a Parents' Learning Allowance of between £1 and £49, then you should receive a grant of £50.

Please note that if there is any income to be taken into account as a result of the income assessment that applies to the general support provided under either the new or old package of student finance (for example, the student Maintenance Loan), we will reduce the extra funding that you receive by £1 for every £9.50 of income.

3 An example of the income of a student who is a parent

The examples below show what your income could be in 2008/2009, under either the new package or old package of student finance, if you are eligible for the Childcare Grant and other grants.

A single parent studying full-time has two young children aged two and six.

She is currently on Income Support and gets Housing Benefit towards her rent for a housing association flat. While she is studying, she pays a registered childminder £200 a week to look after the two-year-old all day and the six-year-old after school and in the holidays.

If she comes under the new package of student finance, she could get the following.

From her local authority (or the Student Loans Company)

Description	Maximum amount available	Type of funding
Student loan for tuition fees (not counted by Jobcentre Plus or her local authority's Housing Benefit section when working out her entitlement to benefits)	£3,145	Loan
Student loan for maintenance (outside London)	£4,625	Loan
Special Support Grant (not counted by Jobcentre Plus or her local authority's Housing Benefit section)	£2,835	Grant
Childcare Grant (not counted by Jobcentre Plus or her local authority's Housing Benefit section)	£8,840 (£200 x 85% x 52 weeks = £8,840)	Grant
Parents' Learning Allowance (not counted by Jobcentre Plus or her local authority's Housing Benefit section)	£1,470	Grant
Total loan	£7,770	
Total grant	£13,145	
Total	£20,915	

From HM Revenue & Customs

Description	Maximum amount available	Type of funding
Child Tax Credit	Up to £4,715	Tax credit

From her college

Description	Maximum amount available	Type of funding
Bursary	If she receives the full £2,835 Maintenance Grant or Special Support Grant, and is being charged the full £3,145 tuition fee, she will receive a bursary of at least £310 from her university or college. However, many universities and colleges are offering more than this. For instance, in 2007/2008, the typical bursary for a student receiving the maximum Maintenance Grant or Special Support Grant, and on a course charging the maximum tuition fee, was £1,000.	Bursary
Access to Learning Fund	Decided by her college or university, depends on her circumstances.	Grant

She can also claim Housing Benefit and Income Support in July and August, and may be able to get some Housing Benefit during the rest of the year.

3 An example of the income of a student who is a parent

If she comes under the old package of student finance, she could get the following.

From her local authority (or the SLC)

Description	Maximum amount available	Type of funding
Her tuition fees paid in full (not counted by Jobcentre Plus or her local authority's Housing Benefit section when working out her entitlement to benefits)	£1,255	Grant
Student loan for maintenance (outside London)	£4,625	Loan
Higher Education Grant (not counted by Jobcentre Plus or her local authority's Housing Benefit section)	£1,000	Grant
Childcare Grant (not counted by Jobcentre Plus or her local authority's Housing Benefit section)	£8,840 ($£200 \times 85\% \times 52 \text{ weeks} = £8,840$)	Grant
Parents' Learning Allowance (not counted by Jobcentre Plus or her local authority's Housing Benefit section)	£1,470	Grant
Total loan	£4,625	
Total grant	£12,565	
Total	£17,190	

From HM Revenue & Customs

Description	Maximum amount available	Type of funding
Child Tax Credit	Up to £4,715	Tax credit

From her college

Description	Maximum amount available	Type of funding
Access to Learning Fund	Decided by her college or university, depends on her circumstances.	Grant

She can also claim Housing Benefit and Income Support in July and August, and may be able to get some Housing Benefit during the rest of the year.

4 How to apply

You should apply to your local authority (or the SLC) for student finance, whichever package of student finance you may be entitled to. You can apply on paper (using form PN1 if you are a new student, or form PR1 if you are a continuing student) or online at www.studentfinancedirect.co.uk. You can get copies of form PN1 and PR1 from your local authority (or the SLC) or by phoning our free information line on 0800 731 9133 (textphone: 0800 328 8988). If you need a form in large print, in Braille or on audio tape, you can get one free of charge by phoning our information line. You can also download form PN1 or PR1 from our website at www.direct.gov.uk/studentfinance.

If you have said on the PN1 or PR1 form that you want to apply for the Childcare Grant, your local authority (or the SLC) will send you a separate form '**Application for help with childcare costs**' (CCG1) for you to provide information about your childcare needs and details of your childcare provider. If you do not know your childcare costs, you can estimate the likely costs for your academic year. If your childcare costs vary each week or you do not use childcare every week, you must provide the dates and the different weekly costs on the CCG1 form. Your local authority (or the SLC) will then base your Childcare Grant on the estimates you have provided. If you do not have a childcare provider yet, you can still send in your application form but you must confirm your provider's details later in your first term when you confirm the payments you have made.

A second Childcare Grant form, '**Confirmation of Childcare Payments**' (CCG2), asks for evidence of payments you have made to your childcare provider and for details of any change of circumstances. You should fill in part 1 of the form. Ask your childcare provider to fill in parts 3 and 4 of the form to confirm your payments. Your local authority (or the SLC) will reduce or increase your next instalment of Childcare Grant, depending on whether your estimated childcare costs on your application form were higher or lower than the actual amounts you paid to your provider.

You should send your local authority (or the SLC) a separate CCG2 form (supplied by your local authority or the SLC) by each of the following dates.

7 November 2008 - to confirm payments made between 1 September 2008 and 26 October 2008

6 February 2009 - to confirm payments made between 27 October 2008 and 25 January 2009

11 September 2009 - to confirm payments made between 26 January 2009 and 31 August 2009 (24 July 2009 if you are in the final year of your course, or you do not use childcare during the summer break).

If you cannot provide the necessary information by these dates, contact your local authority (or the SLC). You may also use part 2 of the CCG2 form to tell your local authority (or the SLC) if your weekly childcare costs will change during the academic year. You will not receive your next instalment of the Childcare Grant if you do not return the form by each of the dates above. If you return your form late, this might delay your next Childcare Grant payment. If you do not return the form at all, you may lose your Childcare Grant and be asked to repay any Childcare Grant that you have already received.

Your Childcare Grant will generally be paid in three separate instalments, with the rest of your student finance at the beginning of each term. If you have to pay childcare costs between the start of your academic year (usually 1 September) and the first day of your first term, your first payment will cover this period. If your 2008/2009 academic year begins in the autumn, the earliest you can start claiming a Childcare Grant is from 1 September 2008. If you have to pay childcare costs for your summer holiday, these will be included in your final term's instalment. The summer holiday is usually up to and including 31 August. If you are in the final year of your course, the Childcare Grant can only be paid until the last day of your final term.

You can also get the forms '**Application for help with childcare costs**' and '**Confirmation of Childcare Payments**' from our website at www.direct.gov.uk/studentfinance. You can get these forms in large print, in Braille and on audio tape, free of charge, by calling our information line on 0800 731 9133 (textphone: 0800 328 8988).

5 Benefits and students

The information given here is general. If you think you may be eligible for any of the following benefits, please contact Jobcentre Plus, your local authority's Housing Benefit section or your university's or college's student advisory service.

Full-time students in higher education are not generally entitled to income-related benefits (those based on your income) unless they fall into one of

the groups of people called 'vulnerable groups' by the Department for Work and Pensions (DWP) or one of two other groups of full-time students.

The first table below shows the relevant vulnerable groups for income-related benefit and which benefits they may be eligible for. The second table shows the two other situations when full-time students may be eligible for income-related benefit.

Vulnerable groups	Housing Benefit and Council Tax Benefit (see notes 1 and 2 on the next page)	Income Support	Jobseeker's Allowance
Lone (single) parents of children under 16 years (including lone foster parents)	✓	✓	
Disabled people who qualify for Disability Premium or Severe Disability Premium	✓	✓	
Disabled people who receive Disabled Students' Allowance (a grant paid under the student finance system) because of deafness	✓	✓	
People aged 60 or over	✓	(See note 3 on the next page)	

Other full-time students who may be eligible for income-related benefit	Housing Benefit and Council Tax Benefit (see notes 1 and 2 on the next page)	Income Support	Jobseeker's Allowance
Student couples where one or both have dependent children or are responsible for a young person aged under 20 who is in full-time education below higher-education level	✓	✓ (See note 4 on the next page)	✓ (See note 4 on the next page)
Students 'intercalating' (not returning to their studies yet - see note 5 on the next page) after a period of sickness or caring for someone has come to an end	✓		✓

5 Benefits and students

Note 1 - full-time students in the groups listed can apply for Housing Benefit, including students (except 'intercalating' students) living in accommodation owned by the university or college.

Note 2 - most full-time students should not have to pay Council Tax unless they own their own home and have another person living with them and paying them rent.

Note 3 - people aged 60 or over should be getting Pension Credit instead of Income Support.

Note 4 - one of the couple may claim Jobseeker's Allowance during the summer holiday if they are available for, and looking for, work. Or, one of the couple may claim Income Support during the summer holiday if they are in a group that can claim Income Support.

Note 5 - for the purpose of this section 'intercalating' is when a student has suspended his or her studies (for example, because of sickness or needing to care for someone) but cannot continue the course yet, even though the reason for suspending his or her studies has ended.

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

How does Jobcentre Plus and my local authority's Housing Benefit section work out what I am eligible for?

In most cases, student finance replaces benefits as the main source of financial support for students, whether they decide to take out a student Maintenance Loan or not. To assess your entitlement to benefits, Jobcentre Plus and your local authority's Housing Benefit section works out your weekly income and compares this with the benefit you would receive each week.

Many students who are eligible for income-related benefits will find their income from student finance is higher than the amount of benefit they would normally receive. This may result in the student receiving reduced benefits or none at all. However, certain types of student finance are not taken into account when working out the amount of benefit a student is entitled to. The table below shows the types of student finance Jobcentre Plus and your local authority's Housing Benefit section take into account when they are working out a student's entitlement to benefit, and the types of student finance they don't take account of.

Student finance which Jobcentre Plus and your local authority's Housing Benefit section counts as part of your income	Student finance which Jobcentre Plus and your local authority's Housing Benefit section does not count as part of your income
<ul style="list-style-type: none"> Most of any student Maintenance Loan that you are entitled to, even if you choose not to take it out Maintenance Grant Adult Dependants' Grant Payments from the Access to Learning Fund that are meant to help with general living costs (though in some circumstances, all or part of the payment may not be counted) Bursaries that are not for costs relating to your course, or childcare 	<ul style="list-style-type: none"> Tuition fee grant Student loan for tuition fees Special Support Grant Higher Education Grant Childcare Grant Parents' Learning Allowance Disabled Students' Allowances Payments from the Access to Learning Fund that are not for general living costs Bursaries that are for costs relating to your course, or childcare

If you get other types of student finance, speak to your student adviser at college or university to find out whether they are counted as income when your entitlement to benefits is worked out.

5 Benefits and students

Because the student Maintenance Loan also provides help towards costs related to your course, when working out your weekly income, a fixed amount for spending on books, equipment and travel will not be taken into account. An extra £10 of your weekly income is also not taken into account.

For the 2007/2008 academic year, the fixed amounts not counted as income were £370 towards the cost of books and equipment and £290 for travel costs. From August 2008, your university's or college's student advisory service will be able to tell you the amounts for the 2008/2009 academic year.

Income Support and income-based Jobseeker's Allowance are benefits paid for adults only. The parts previously paid for children are now covered by the tax credits paid by HM Revenue & Customs. You can get more information from Jobcentre Plus or HM Revenue & Customs.

How to make a claim

When claiming income-related benefits, you will be asked for evidence of your identity and that of your partner and children if appropriate. You will also be asked to provide other evidence to support your claim (for example, the 'financial notification' letter from the SLC showing the breakdown of your student finance, bank statements and rental agreements).

The exact documents you will need may depend on the benefit you are claiming. The documents you need are usually shown on the relevant claim form. If you are visiting the relevant office to make the claim, it will help if you take the following with you.

- Your **National Insurance number** and that of your partner (if this applies). As well as this, or if you do not have one or have lost it, you will also need other proof of your identity such as:
 - a birth certificate or passport for you and any members of your family who you are claiming for; and
 - a Child Benefit reference number.
- Evidence of your **housing costs**, such as:
 - a mortgage statement;
 - a tenancy agreement; or
 - a rent book.

- Evidence of **income and savings**, such as:
 - the 'financial notification' letter from the SLC showing the breakdown of your student finance;
 - recent bank statements;
 - savings books; or
 - any statement of a bursary or payment from the Access to Learning Fund from your university or college.

What happens in the summer holiday?

For income-related benefits, student finance payments are assessed across the three academic quarters (starting on 1 September, 1 January and 1 April) when the Student Loans Company pays instalments of student finance. Your student income is usually averaged out over the complete number of benefit weeks in the period from 1 September to 30 June. (These dates will differ for students who do not start their courses in the autumn.) Students in the groups listed in either of the two tables on page 19 may receive benefit during July and August for courses that last for more than one year. However, benefits will be reassessed from the first full week of September. (Generally, students in their final year will have their student finance taken into account until the last full benefit week of their final term.)

For many students, their term does not start until late September, and they cannot receive their Maintenance Loan until the start of term. However, students can get help from their university's or college's Access to Learning Fund to cover that period, and they should contact the Fund Administrator in the summer term to arrange cover for the beginning of the next year. If a short-term loan is made from the Access to Learning Fund specifically to help the student manage until they receive the student Maintenance Loan, this should not be taken into account as income. Students about to start their first year can receive benefits until the first day of the course.

For more information about students and benefits, you can get a booklet called 'School Leavers and Students' from Jobcentre Plus, or look at the Department for Work and Pensions website at www.dwp.gov.uk.

6 Tax credits

Two tax credits are administered by HM Revenue & Customs. These are Child Tax Credit (to support families with children) and Working Tax Credit (to support low-paid employees and self-employed people).

Child Tax Credit is a form of income-related support. It is paid directly into the bank account of the person in the family who is mainly responsible for looking after the children. A person does not have to be in paid work to receive Child Tax Credit. Students with children are entitled to make a claim. As long as you are 16 or over and responsible for one or more children or a young person under the age of 20 in relevant education or approved training, you may be able to claim Child Tax Credit. You may qualify for a higher rate if you have a child under one or a child with a disability. If you receive Child Tax Credit, this will not affect your entitlement to the Childcare Grant.

Working Tax Credit is paid to working people on a low income, with or without children. It also provides extra support for disabled people in work.

To be eligible for Working Tax Credit, you must:

- be aged 25 or over and usually work 30 hours or more a week;
- be aged 16 or over, have responsibility for a child or young person under 19 in full-time education at a level below NVQ level 4, degree, HND or equivalent and usually work 16 hours or more a week; or
- be aged 16 or over, have a disability which puts you at a disadvantage in getting a job, satisfy HM Revenue & Customs' 'qualifying benefit' test or 'fast track' rules, and usually work 16 hours or more a week.

For Working Tax Credit purposes, 'work' means paid work. It does not include the work students do as part of their course of study.

Working Tax Credit can offer help towards registered childcare costs to those with children through a childcare element, paying up to 80% of registered or approved childcare costs, up to maximum costs of £175 a week for one child or £300 a week for two or more children. To qualify for the childcare element of the Working Tax Credit, a single parent must work at least 16 hours a week and, for couples, both members must work at least 16 hours a week (or one member of the couple must work at least 16 hours a week and the other must be unable to work because of ill health or disability, or because they are an inpatient in hospital or they are in prison). Even if you meet these conditions, you do not have to claim the childcare element of the Working Tax Credit. Students who do at least 16 hours' paid work a week as well as studying have a choice between the Working Tax Credit childcare element and the Childcare Grant. You or your partner cannot receive the Childcare Grant if you receive the childcare element of the Working Tax Credit from HM Revenue & Customs.

Student support and tax credits

Most elements of student finance should not be counted as income for tax credits. However, the Adult Dependents' Grant will count as income for tax credit purposes.

If you would like to know more about tax credits, you can:

- phone the tax credits helpline on 0845 300 3900 (textphone: 0845 300 3909); or
- drop into your local HM Revenue & Customs enquiry centre (listed under 'HM Revenue & Customs' in The Phone Book); or
- visit the website at <http://www.hmrc.gov.uk/individuals/tmataxcredits.shtml>.

7 How to find out more

Useful publications

You may find the following documents useful.

- **Information about higher education student finance**
Get the DIUS guide 'A guide to financial support for higher education students in 2008/2009' (reference S/FSHE/V8).
- **Information about the conditions for receiving higher education student finance**
Get the DIUS guide 'Student finance - how you are assessed and paid' (reference S/CHAP4/V8).
- **Information about student loans**
Get the DIUS guide 'Student Loans - a guide to terms and conditions' (reference S/SLTC/V8).
- **Information about help for part-time students**
Get the DIUS guide 'A guide to financial support for part-time students in higher education' (reference S/FSPT/V8).
- **Information about Disabled Students' Allowances**
Get the DIUS guide 'Bridging the Gap: a guide to the Disabled Students' Allowances (DSAs) in higher education' (reference S/BTGB/V8).

You can get copies of these guides from your local authority (or the SLC) or by phoning our free information line on 0800 731 9133 (textphone: 0800 328 8988). You can get these guides in large print, in Braille and on audio tape, free of charge, by calling our information line. You can also download them from our website at www.direct.gov.uk/studentfinance.

Contact points

The following can answer your questions.

- For **general** questions about student finance and how to apply, contact your local authority or the SLCs Customer Support Office (CSO) on 0845 607 7577 (textphone: 0845 604 4434).
- For **detailed** questions about your entitlement to financial help, contact your local authority or the student support helpline.
- To apply **online or monitor your application**, go to www.studentfinancedirect.co.uk.
- For a **paper** copy of an application form, contact your local authority. Or, if you live in one of the local authorities listed on page 3, phone the CSO on 0845 607 7577 (textphone: 0845 604 4434).
- For a copy of any of the **guides** listed on this page, phone the student support information line on 0800 731 9133 (textphone: 0800 328 8988).

7 How to find out more

The SLC Customer Support Office (CSO)

Students in England can use the SLC Customer Support Office (CSO) to get a range of information about student finance.

The CSO answers general questions about things such as:

- what financial help is available;
- the application process and timetable;
- questions about the online services at www.studentfinancedirect.co.uk;
- progress in assessing your application; and
- paying your student loans.

You can phone the CSO on 0845 607 7577 (textphone: 0845 604 4434) between 8am and 8pm. Monday to Friday, and between 9am to 5.30pm on Saturdays and Sundays.

You can also use the online services at www.studentfinancedirect.co.uk to:

- find out how much loan and help towards your fees you are likely to receive using the entitlement 'calculator';
- track the progress of your application;
- update your address and other contact details;
- see copies of letters that have been sent to you;
- check when you are next due to be paid; and
- ask questions.

Local authorities

Students living in **England** can contact their **local authority**. Local authorities provide detailed advice on the student finance you are likely to be entitled to and the result of the assessment of your application. Check if your local authority is listed on page 3 as you may need to contact the SLC Customer Support Office (CSO).

You should also contact your local authority if you need a paper copy of an application form. Contact the CSO for a paper copy if your local authority is listed on page 3.

You can see a list of local authority contacts at www.studentfinancedirect.co.uk. If you are still at school, your careers teacher can give you the address and phone number of your local authority.

Student support helpline

The SLC runs a helpline for students, parents and members of the public living in England. It can answer detailed questions about student finance and eligibility and can explain the information in our booklets. You can phone the helpline on 0845 602 0583 between 10am and 4pm from Monday to Friday, or e-mail ssin_queries@slc.co.uk.

Student support information line

Students living in England can phone 0800 731 9133 (textphone: 0800 328 8988) to order a free copy of any of the guides listed on the previous page. You can also get any of our guides in large print, in Braille and on audio tape, free of charge, by phoning our information line.

7 How to find out more

If you normally live in Wales, you should ask the local authority for the area you normally live in about arrangements for student finance. You can find contact details for local authorities, along with other information about student finance, on the Student Finance Wales website (see below).

- www.studentfinancewales.co.uk (in English)
- www.cyllidmyfyrwycymru.co.uk (in Welsh)

Or, you can phone the bilingual Student Finance Wales contact centre on 0845 602 8845 (textphone: 0845 603 1693).

If you normally live in Scotland, you should contact the Student Awards Agency for Scotland to find out about student finance in Scotland. Their address is:

The Student Awards Agency for Scotland
Gyleview House
3 Redheughs Rigg
South Gyle
Edinburgh
EH12 9HH.

Phone: 0845 111 1711
E-mail: saas.geu@scotland.gsi.gov.uk
Website: www.saas.gov.uk

If you normally live in Northern Ireland, you should contact the Education and Library Board (ELB) for the area you normally live in.

You can find contact details for the ELBs at www.studentfinancenir.co.uk.

Other EU Nationals

If you are an EU national (that is, a national of a member state of the European Union) or the family member of an EU national, you can get information about the financial support arrangements while you are studying at a university or college in England from the SLC EU Customer Services Team. Their address is:

EU Customer Services Team
PO Box 89
Darlington
England
DL1 9AZ

Phone: 0141 243 3570 (10am to 4pm)
Website: www.studentfinancedirect.co.uk/EU
E-mail: EU_team@slc.co.uk

If you have any questions about **repaying your student loan**, contact:

The Student Loans Company Limited
100 Bothwell Street
Glasgow G2 7JD.
Phone: 0845 026 2019
Textphone: 0870 241 4632)
Website: www.slc.co.uk or
www.studentfinancedirect.co.uk

Other useful contacts

- If you want to study nursing, midwifery or the other allied health professions, you can get information about the NHS bursary scheme in the Department of Health's guide '**Financial Help for Health Care Students**'. You can download a copy from the NHS Student Bursaries website at www.nhsstudentgrants.co.uk. Or, you can phone the NHS Student Bursaries helpline on 0845 358 6655.
- For details of the different **routes into teaching**, and the funding that is available for these courses, phone the Training and Development Agency for Schools Teaching Information Line on 0845 6000 991 (textphone: 0117 915 8161), or look on their website at www.tda.gov.uk.
- If you intend to study in further education, you can find out more from the guide '**Money to Learn: Financial help for adults in further education and training**'. To get a copy, phone 0845 602 2260 (textphone: 0845 605 5560) quoting reference MTLB, e-mail dcfsf@prolog.uk.com, or visit the website at www.lifelonglearning.co.uk/moneytolearn/.

More information about studying and benefits

Contact your local citizens advice bureau, or look at the Citizens Advice website at www.citizensadvice.org.uk.

National Union of Students (NUS) Welfare Unit

2nd Floor
Centro 3
19 Mandela Street
London NW1 0DU.
Phone: 0871 221 8221
Textphone: 020 7380 6649
Fax: 0871 221 8222
E-mail: nusuk@nus.org.uk
Website: www.nusonline.co.uk

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Department for
**Innovation,
Universities &
Skills**

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