

Childcare
Grant and
other support
for full-time student
parents in higher
education

2010/2011



CONTENTS

Introduction	4
What is Student Finance England?	4
What is student finance?	4
What is this guide about?	4
Who is this guide for?	5
Do I qualify?	6
What help can I get?	12
How do I apply?	18
How to find out more	20

INTRODUCTION

What is Student Finance England?

Student Finance England is a partnership between the Department for Business, Innovation and Skills and the Student Loans Company Ltd. It provides financial support, on behalf of the UK Government, to students entering higher education in the UK.

What is student finance?

If you're thinking about going into higher education, you're also probably thinking about how you are going to pay for it. Student Finance England offers all kinds of financial help so that you can make the most of your time at university or college without having to worry about money.

Student finance can be money or services to help you with your tuition fees and living costs while you're studying in higher education. It can include grants, loans, and bursaries.

Different student finance packages are available depending on whether you are studying full-time, part-time or on a postgraduate course. There's also extra help for those with special circumstances (for example, students who have children or adult dependants).

What is this guide about?

If you have any children or an adult dependant and you want to study a full-time undergraduate course, you may be able to get extra financial help in the form of a Childcare Grant, a Parents' Learning Allowance and an Adult Dependents' Grant. This guide explains what extra help you could get and how you get it.

Who is this guide for?

This guide provides information for full-time undergraduate students in higher education whose homes are in England. Similar arrangements apply if you live in Scotland, Wales or Northern Ireland.

If you do not live in England, you can find out more information relevant to where you live at one of these websites.

Wales:

www.studentfinancewales.co.uk

Northern Ireland:

www.studentfinanceni.co.uk

Scotland:

www.saas.gov.uk

EU nationals:

www.direct.gov.uk/studentfinance-EU

This guide is not for students who receive an NHS bursary. If you get a bursary, you should visit the NHS Student Bursaries website at **www.nhsstudentgrants.co.uk** or phone **0845 358 6655** for more information.

If you need more help and you applied for student finance through your local authority last year, you should contact your local authority. If you are a new student or you have previously applied through Student Finance England, you can phone us on **0845 300 5090** (textphone: **0845 604 4434**).

The information in this booklet is for guidance only and does not cover all circumstances. If you need more help, phone Student Finance England on **0845 300 5090** (textphone: **0845 604 4434**) or your local authority.

You can get versions in large print, in braille and on audio, free of charge, by phoning our publication line on **0800 731 9133** (textphone: **0800 328 8988**).

DO I QUALIFY?

Summary

This section gives some brief information about the rules we use to find out if you are eligible to receive a Childcare Grant, Parents' Learning Allowance or Adult Dependants' Grant.

Childcare Grant (CCG)

You can apply for a Childcare Grant if you are a full-time student and you:

- have at least one dependent child who is under 15 and in registered or approved childcare (childcare that qualifies for the grant); or
- have at least one dependent child who is under 17, is registered as having special educational needs, and is in registered for approved childcare (childcare that qualifies for the grant).

If you or your husband, wife or partner get the childcare part of Working Tax Credit, you won't be able to get a Childcare Grant as well.

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

- normally live in England and are studying abroad as part of your UK course; and
- can use childcare provided under a Ministry of Defence accreditation scheme while you're abroad.

Types of childcare that qualify

Not all types of childcare qualify for a Childcare Grant. The conditions that your childcare provider needs to meet depend on where in the UK you study. To receive a 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' (doesn't have to be registered).

Ofsted has two registers – the Early Years Register and the Childcare Register.

The Early Years Register is for childcare providers who care for children up to the end of the foundation stage (31 August after the child's fifth birthday).

The Childcare Register is in two parts – the compulsory part and the voluntary part.

- The compulsory part is for childcare providers who care for children from the end of the foundation stage to age seven.
- The voluntary part is for childcare providers who:
 - care for children over seven; or
 - do not need to be on either register (for example, a nanny caring for a child in the parent's home).

It's important to make sure that the childcare provider you use is on the appropriate Ofsted register. Many childcare providers will be on more than one register so that they can care for children of all ages.

Activity-based care (such as sports, arts or language clubs), care in the child's home, and some crèches, do not have to be registered. Childcare providers who do not have to be registered can choose to be on the voluntary part of the Childcare Register.

Registered childcare providers must display their Ofsted certificate to show that they are registered. If your childcare provider does not have to be registered but has chosen to be registered, you should check their 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.

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 a school's governing body (or equivalent body) provides on school premises or on premises that are inspected by Ofsted. But the following rules apply to childcare provided by schools:
 - if they look after children aged under three they must be on the Early Years Register;
 - if they look after children aged five or over, this must be out of school hours; or
 - if your child's school uses an external childcare provider, they must be on the appropriate Ofsted register.
- Childcare provided 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 them. (If an approved foster carer wants to provide childcare, they should register with Ofsted as a childminder.)

Childcare in Wales

If your home is normally in England but you are studying in Wales, you can apply for a Childcare Grant if you use childcare provided by any of the following:

- a childminder, nursery or play scheme registered with the Care and Social Services Inspectorate for Wales;
- an out-of-school scheme run by a school or local authority on school premises;
- a care worker or nurse from an agency registered by the Care Standards Inspectorate for Wales;
- an approved foster carer, as long as this is not you; or
- a carer approved under the Approval of Child Care Providers Scheme.

Childcare in Scotland

If your home is normally in England but you are studying in Scotland, you may be able to get a Childcare Grant if you use childcare provided by any of the following:

- a childminder, nursery or play scheme registered by the Scottish Commission for the Regulation of Care;
- an out-of-school scheme that is run by a school or local authority, on school premises, and is registered with the Scottish Commission for the Regulation of Care;
- an approved foster carer, as long as this is not you; or
- a childcare agency, sitter service or nanny agency that is registered with the Scottish Commission for the Regulation of Care.

Childcare in Northern Ireland

If your home is normally in England but you are studying in Northern Ireland, you may be able to get a Childcare Grant if you use childcare provided by any of the following:

- a childminder, nursery or play scheme registered by a Health and Social Services Trust;
- an out-of-school scheme that is run by a school or an education and library board, on school premises, or is registered by a health and social services trust;
- an approved foster carer, as long as this is not you; or
- a carer approved under the Approval of Home Child Care Providers Scheme.

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 provider you use is:

- your partner;
- a relative of your child and providing care in your child's home;
- 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 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 acting as a parent to their partner's children). If you have any questions about the meaning of 'relative', ask us or your local authority.

Parents' Learning Allowance (PLA)

You can apply for a Parents' Learning Allowance if you are a full-time undergraduate student with dependent children.

Adult Dependents' Grant (ADG)

You can apply for the Adult Dependents' Grant if you are a full-time undergraduate student and an adult depends on you financially.

The adult can be a partner (including a partner of the same sex if you began your course in September 2005 or later), or another adult who depends on you financially. This will usually be a member of your family, but you can't count grown-up children as adult dependants.

CARLA, 35

I'm currently studying

an HND in Computing

The best thing about the course**I'm taking is**

there's a crèche next door which has been really handy

I want to go to university because

I want to take my IT skills to a higher level and get a good job

At the moment I live with

my daughter Jade, who has just started at primary school

As well as a Tuition Fee Loan to cover the cost of my fees I have been told I can also get a Maintenance Grant and Maintenance Loan. I will also get help with my childcare costs through the Childcare Grant and the Parents' Learning Allowance will help with course related costs.

(I also receive Housing benefit and Council Tax Benefit, because I am a single parent on a low income)



WHAT HELP CAN I GET?

Summary

This section tells you about the different types of help available to full-time students who have children or adult dependants. For details about other student finance you should see our other publications. Details of these are on page 21.



Childcare Grant

What is it for?	The grant can help 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, and they are in registered or approved childcare.
How much can I get?	Depending on your household income, you can apply for 85% of your actual childcare costs during term times and holidays. You can get up to £148.75 a week for one child or up to £255 a week for more than one child.
How is it paid?	Usually in three instalments, one at the start of each term, direct to your bank account.
Do I have to pay it back?	No, unless you have been overpaid.
Anything else?	<p>If you can claim income-related benefits, Jobcentre Plus and your local authority's Housing Benefit section will not take account of any Childcare Grant you receive when they are working out the benefit you are entitled to.</p> <p>HM Revenue & Customs will not count any Childcare Grant you receive when working out your entitlement to tax credits.</p> <p>You cannot get the Childcare Grant if you or your husband, wife or partner receives the childcare part of the Working Tax Credit from HM Revenue & Customs.</p> <p>All three- and four-year-olds are entitled to a free, part-time early-learning place (for 12½ 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 you cannot get a Childcare Grant for a period during which your child is at nursery. You can find out more about free early-learning places by phoning the Childcare Link on 0800 096 0296 (Freephone). Or you can visit the website at www.childcarelink.gov.uk.</p>

Parents' Learning Allowance

What is it for?	The allowance can help with course-related costs if you have dependent children.
How much can I get?	The amount you can receive depends on your income and the income of your husband, wife or partner (if you have one) and any dependants. You can get up to £1,508 a year.
How is it paid?	Usually in three instalments, one at the start of each term, direct to your bank account.
Do I have to pay it back?	No, unless you have been overpaid.
Anything else?	<p>If you can claim income-related benefits, Jobcentre Plus and your local authority's Housing Benefit section will not take account of any Parents' Learning Allowance you receive when they are working out the benefit you are entitled to.</p> <p>HM Revenue & Customs will not count any Parents' Learning Allowance you receive when working out your entitlement to tax credits.</p> <p>You can apply for Parents' Learning Allowance even if you do not get the Childcare Grant.</p>

Adult Dependants' Grant

What is it for?	The grant should help if you have an adult who depends on you financially. (The adult cannot be any of your children.)
How much can I get?	The amount you can receive depends on your income and the income of your dependants (including your husband, wife or partner). You can get up to £2,642 a year.
How is it paid?	Usually in three instalments, one at the start of each term, direct to your bank account.
Do I have to pay it back?	No, unless you have been overpaid.
Anything else?	Any Adult Dependants' Grant you get will be taken into account when your entitlement to other income-related benefits is worked out.

The Access to Learning Fund

The Access to Learning Fund is available through your university or college. It provides extra help for students who are having financial difficulties and may need extra financial support to stay in higher education. Certain groups of students, such as students with children, are a priority for help from the fund.

Your university or college will decide whether you can get this help and, if so, how much you can receive. This will depend on your individual circumstances.

Payments are usually given as grants which you do not have to repay, although sometimes you may receive a short-term loan. For more information, or to apply for this help, contact your university's or college's student services department.

Child Tax Credit from HM Revenue & Customs

If you have dependent children, you can claim Child Tax Credit from HM Revenue & Customs. Any student loans and grants you get to meet the costs of tuition fees, childcare and other course-related costs are not taken into account when HM Revenue & Customs works out your entitlement to Child Tax Credits. However, the Adult Dependents' Grant will be taken into account. If you are receiving the maximum amount of Child Tax Credit (and no Working Tax Credit) you are also entitled to free school meals for your children. You can get more information by phoning the HM Revenue & Customs helpline on **0845 300 3900** (textphone: **0845 300 3909**) or by visiting the website at **www.hmrc.gov.uk/taxcredits**.

Benefits

Most full-time students are not entitled to income-related benefits. However, certain students (including single parents, student couples with dependent children and some disabled students) may be eligible for income-related benefits, including Housing Benefit. If you want to take a full-time course you should ask your local Jobcentre Plus office and your local authority's Housing Benefit section how this may affect your benefits.

The table below shows the types of student finance Jobcentre Plus and your local authority's Housing Benefit section would take into account when working out your 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 Maintenance Loan that you are entitled to, even if you choose not to take it• Maintenance Grant• Adult Dependents' 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• Tuition Fee Loan• 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 have a partner who is not a student and they are eligible for any of the 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 benefit is assessed.

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.

For more information about students and benefits, go to the Department for Work and Pensions website at **www.dwp.gov.uk**.

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



HOW DO I APPLY?

Summary

This section contains information on how to apply for any financial support that you may be eligible for.

Stage 1

Fill in your application for student finance. Make sure you fill in all the relevant sections.

Stage 2

We (or your local authority) will assess your application and send you a letter to tell you what student finance you can get.

Stage 3

If you have applied for a Childcare Grant you need to fill in a Childcare Costs Confirmation Form at the end of each childcare period.

If, in your application, you indicate that you want to apply for a Childcare Grant, we or your local authority will send you a separate Childcare Grant application form for you to fill in.

Key to the diagram



The student



Student Finance England
(or your local authority)

Information: If you applied for student finance last year through your local authority, you should continue to send your application to your local authority. If you are a new student or you have previously applied through Student Finance England, you should send your application to us.

Step 1

To apply for a Childcare Grant, Parents' Learning Allowance or Adult Dependents' Grant you should fill in the relevant section of the main application form for student finance. You can fill this in online or you can print off a copy. If you want to apply for a Childcare Grant we, or your local authority, will then send you a separate **Childcare Grant Application Form** for you to provide information about your child's needs and details of your childcare provider.

Step 2

We, or your local authority, will assess your application based on the information you have provided and send you a letter telling you how much Childcare Grant you are entitled to. This letter also sets out any other student finance you may be entitled to.

Step 3

At the end of each term or childcare period we will send you a **Childcare Costs Confirmation Form** to fill in. This asks for evidence of payments you have made to your childcare provider. If the actual amount is more or less than you estimated in your application, we will reduce or increase your next instalment of Childcare Grant.

You can download the Childcare Grant Application Form and Childcare Costs Confirmation Form from **www.direct.gov.uk/sfforms10**.

You can get versions in large print, in braille and on audio, free of charge, by calling our publication line on **0800 731 9133** (textphone: **0800 328 8988**).

HOW TO FIND OUT MORE

Contacting Student Finance England

You can use the online services at **www.direct.gov.uk/studentfinance** or you can phone Student Finance England on **0845 300 5090** (textphone **0800 328 8988**) between 8am and 8pm Monday to Friday, and between 9am and 5.30pm on Saturdays and Sundays.



You can get extra copies of this guide and the following student finance guides by:

- calling our publication line on **0800 731 9133** (textphone **0800 328 8988**); or
- visiting **www.direct.gov.uk/studentfinance** and downloading a copy.

You can also get copies in braille, on audio and in large print.

Useful publications

'A guide to financial support for full-time higher education students – new full-time students' (reference S/FSHE/V10)

'A guide to financial support for full-time higher education students – existing full-time students' (reference S/FSHER/V10)

'How you are assessed and paid' (reference SFE/HYAP/V10)

'A guide to financial support for part-time students in higher education' (reference S/FSPT/V10)

'Bridging the gap: a guide to the Disabled Students' Allowances (DSAs) in higher education' (reference S/BTGB/V10)

'Student loans – a guide to terms and conditions' (reference S/SLTC/V10)



INDEX

A	Access to Learning Fund	15	N	NHS Bursary	5
	Adult Dependants' Grant	10,14		Northern Ireland	5,9,10
	Approved Childcare	6-10	O	Ofsted	7,8
B	Benefits	16-17	P	Parents' Learning Allowance	4,10,14,16,19
	Bursaries	4,5,16		Part-time students	4,13,21
C	Childcare Grant	6-10,13	R	Registered childcare	6-10
	Childcare Link	13	S	Scotland	5,9
	Child Tax Credit	15		Special Support Grant	16
D	Disabled Students' Allowances (DSAs)	16,21		Student Finance England	3,4,5,18,19,20
E	EU students	5		Student Loans Company (SLC)	4
F	Free school meals	15		Student support publication line	5,19,21
H	Higher Education Grant	16	T	Tax Credits	6,13,14,15
	HM Revenue & Customs	13,14,15		Tuition fees	4,15
	Housing Benefit	13,14,16,17		Tuition fee grant	16
J	Jobcentre Plus	13,14,16,17		Tuition fee loan	11,16
M	Maintenance Grant	11,16	W	Wales	5,8,10
				Working Tax Credit	6,7,8

© Queen's Printer and Controller of HMSO 2009. Produced by the Student Loans Company on behalf of the Department for Business, Innovation and Skills. Extracts from this document may be reproduced for non-commercial research, education or training purposes on the condition that the source is acknowledged. For any other use, please contact HMSOlicensing@cabinetoffice.x.gsi.gov.uk

BIS | Department for Business
Innovation & Skills

studentfinance**england**

You can get more copies of this guide by phoning our publication line on 0800 731 9133, quoting reference SFE/CCGB/V10. There is a textphone service on 0800 328 8988.

You can also get this booklet in large print, in Braille and on audio tape, free of charge, by phoning our publication line.

The guide is also available on our website at www.direct.gov.uk/studentfinance.

November 2009

ISBN: 978-1-907246-09-8

