

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

2009/2010



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Latest information

The information in this guide was correct when it was printed. For the latest information about student finance in England go to our website at www.direct.gov.uk/studentfinance.



INTRODUCTION

The Government wants to make sure that everyone who could benefit from higher education can do so. There are many benefits from higher education (for example, better job prospects, higher pay and an improved lifestyle), but there are costs too. This guide sets out the financial help that is available in the 2009/2010 academic year for full-time 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.

This guide is not for students who can get an NHS bursary. For information on Department of Health funding for students, see page 22. For information on other types of student funding, please see pages 21 to 22.

You can download this guide from our website at www.direct.gov.uk/studentfinance. You can get versions 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.

CHANGES TO THE ARRANGEMENTS FOR APPLYING FOR STUDENT FINANCE

New students

The application arrangements for 2009/2010 will be different for new students. If your course starts on or after 1 September 2009, Student Finance England will usually be responsible for assessing whether you are eligible for student finance and how much you will receive. Student Finance England is a partnership between the Department for Innovation, Universities and Skills and the Student Loans Company Ltd. They provide financial support to students entering higher education in the UK on behalf of the UK Government.

You can apply for student finance online at www.direct.gov.uk/studentfinance or you can phone Student Finance England on 0845 300 50 90 (textphone: 0845 604 4434) for an application form.

Existing students whose application last year was dealt with by their local authority

If you applied for student finance last year and your application was dealt with by your local authority, your application for 2009/2010 will usually also be dealt with by your local authority. But you can still apply for student finance online at www.direct.gov.uk/studentfinance.

However, if you completed a course in 2008/2009 and are going straight on to a new course in 2009/2010, you will need to apply to Student Finance England (see the information for new students on this page).

Existing students who applied to the Student Loans Company (SLC) last year

If you applied for student finance last year and your application was dealt with by the SLC, your application for 2009/2010 will be dealt with in a similar way, but SLC will now work under the name Student Finance England. Student Finance England is a partnership between the Department for Innovation, Universities and Skills and the Student Loans Company Ltd. They provide financial support to students entering higher education in the UK on behalf of the UK Government. You can apply for student finance online at www.direct.gov.uk/studentfinance or you can phone Student Finance England on 0845 300 50 90 (textphone: 0845 604 4434) for an application form.

2 FINANCIAL HELP THAT IS AVAILABLE

New students

If you are a new student and start a higher education course on or after 1 September 2009, the table below and on the next page summarises the financial help you may be able to get each year.

Existing students

If you are an existing student and started your higher education course before 1 September 2009, you will usually be able to apply for the package of student finance you got in the previous academic year. If you are not sure what student finance you can apply for, contact Student Finance England or your local authority.

More information

For more detailed information about the financial help that is available to students, we have produced the following three guides.

- The guide for new students (those who will be starting their course on or after 1 September 2009) is called 'A guide to financial support for higher education students 2009/2010 - new full-time students'.
- The guide for existing students (those who started their course before 1 September 2009) is called 'A guide to financial support for higher education students 2009/2010 - existing full-time students'.
- The guide to how the student finance you are entitled to is worked out is called 'Student finance - how you are assessed and paid'. This guide applies to all students.

On page 21 we explain how to get copies of these guides.

Type of help available	How much?	Where from?	Page number
Tuition Fee Loan	The fee you are charged but no more than £3,225 in an academic year (£1,610 for students in some circumstances).	Student Finance England or your local authority	5
Maintenance Loan	Up to £4,950 (£6,928 in London)	Student Finance England or your local authority	5
Maintenance Grant or Special Support Grant	Up to £2,906	Student Finance England or your local authority	6
Bursaries	Variable - this depends on the university or college	Your university or college	6
Disabled Students' Allowances (DSAs)	Depends on an assessment of your course-related needs. Does not depend on your income or that of your family.	Student Finance England or your local authority	6,21

2 FINANCIAL HELP THAT IS AVAILABLE

Type of help available	How much?	Where from?	Page number
Childcare Grant	Up to £7,735 for one child, or up to £13,260 for two or more children	Student Finance England or your local authority	7 - 10
Parents' Learning Allowance	Up to £1,508	Student Finance England or your local authority	10
Adult Dependants' Grant	Up to £2,642 for one adult dependant (usually a husband or wife, or partner)	Student Finance England or your local authority	10
Child Tax Credit	How much you get depends on your circumstances and the level of your income (generally, your taxable income).	HM Revenue & Customs	11,20
Access to Learning Fund	Depends on need, based on an assessment of your income and outgoings.	Your university or college	11

Student loans

You can get a Fee Loan to match the tuition fee you are charged. 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 interest rate is based on:

- the Retail Price Index (RPI) in March; or
- the highest base rate of a number of major banks plus 1%;

whichever is lower.

This maintains the value of the loan and makes sure that you will repay no more, in real terms, than you actually borrowed.

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.

2 FINANCIAL HELP THAT IS AVAILABLE

Maintenance Grant and Special Support Grant

You may also be able to claim a Maintenance Grant to help with living costs. The amount of Maintenance Grant you get may affect the amount of Maintenance Loan you can borrow. 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 a disability and qualify for income-related Employment and Support Allowance;
- 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 16 to 19.

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

Bursaries

If you receive:

- the full £2,906 Maintenance Grant or Special Support Grant; and
- are charged the full £3,225 tuition fee;

you will receive a bursary of at least £319 from your university or college.

However, many universities and colleges are offering more than this. 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.

Disabled Students' Allowances (DSAs)

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 21 explains how you can get a copy of that guide.

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. Student Finance England or your local authority 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, Student Finance England or your local authority 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). Student Finance England or your local authority may count any maintenance you receive for your dependent children as income.

(Note: if you are responsible for a child or children on the first day of the academic year you are applying for student finance in, you will be treated as an independent

student for the purpose of assessing your household's income. An independent student is one who is no longer expected to rely on their parents for financial support.)

From Student Finance England or your local authority

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 (including Local Housing Allowance), 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?	<p>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.</p>
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?	<p>Usually in three instalments, from Student Finance England, with your Maintenance Loan and other grants such as the Parents' Learning Allowance. You will not have to repay this help.</p>

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 preschool 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).

Ofsted has the following two registers.

- The Early Years Register, for childcare providers who care for children up to the end of the foundation stage (31 August after the child's fifth birthday).
- The Ofsted Childcare Register, which 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 of the other two registers (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 Ofsted register appropriate to your child's age. Many childcare providers will be on more than one register so that they can care for children of a wide age range.

Activity-based care (such as sports, arts or language clubs), care in the child's home and some crèches, are exempt from registration. Childcare providers who are exempt from compulsory registration can choose to apply to be registered on the voluntary part of the Ofsted Childcare Register 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.

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 covered by the Ofsted inspection of the school (for example, a village hall). But the following rules apply to childcare provided by schools.
 - Childcare provided for children aged under three must be on the Ofsted Early Years Register.
 - Childcare provided for children aged five or over must be out of school hours.
 - If your child's school uses an external childcare provider, they must be on the Ofsted register appropriate to your child's age.
- 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 the foster carer. (If an approved foster carer wants to provide childcare, they should register with Ofsted as a childminder.)

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 play schemes registered by the Care and Social Services Inspectorate 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 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.

2 FINANCIAL HELP THAT IS AVAILABLE

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.

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 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 Student Finance England or your local authority.

Help available	<p>Parents' Learning Allowance – for help with course-related costs for students with dependent children</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 (including Local Housing Allowance) 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 entitlement to tax credits.</p>
Who's eligible?	Full-time students with dependent children.
How much?	Up to £1,508 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 Student Finance England, with your Maintenance Loan. You will not have to repay this help.

Help available	<p>Adult Dependants' Grant – for students' with an adult who depends on them financially</p> <p>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.</p>
Who's eligible?	Full-time students with adult dependants.
How much?	Up to £2,642 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 Student Finance England, 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 you are in financial difficulties and need extra financial support to stay in higher education.
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.
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.
Who do I apply to?	To the Access to Learning 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	£2,642	
Childcare Grant (85% of your actual weekly childcare costs, up to a maximum of £148.75 a week for one child or up to £255 a week for two or more). For example, the maximum grant for one child is $52 \times £148.75 = £7,735$ a year. The maximum grant for two or more children is $52 \times £255 = £13,260$ a year.	£7,735	
Parents' Learning Allowance	£1,508	
Total A	£11,885	£

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 Student Finance England or your local authority for advice.

Dependent'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	£3,473	
Two parents, two or more children	£4,627	
Lone parent, one child	£4,627	
Lone parent, two or more children	£5,792	
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

If you are a new student and start a higher education course in academic year 2009/2010, the example below shows what your income from student finance could be 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.

She could get the following.

From Student Finance England or her local authority

Description	Maximum amount available	Type of funding
Tuition Fee Loan	£3,225	Loan
Maintenance Loan (outside London)	£4,950	Loan
Special Support Grant	£2,906	Grant
Childcare Grant	£8,840 (£200 x 85% x 52 weeks = £8,840)	Grant
Parents' Learning Allowance	£1,508	Grant
Total loan	£8,175	
Total grant	£13,254	
Total	£21,429	

When Jobcentre Plus and her local authority's Housing Benefit section are working out her entitlement to benefits, they only take account of the student loan for maintenance. (More information about income-related benefits for students is given on pages 16 to 19.)

From HM Revenue & Customs

Description	Maximum amount available	Type of funding
Child Tax Credit	Up to £5,020	Tax credit

From her college

Description	Maximum amount available	Type of funding
Bursary	If she receives the full £2,906 Special Support Grant, and is being charged the full £3,225 tuition fee, she will receive a bursary of at least £319 from her university or college. However, many universities and colleges are offering more than this.	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.

4 HOW TO APPLY

The arrangements for applying for student finance are changing from the 2009/2010 academic year. On page 3 we explain who you should apply to for student finance. (This will be either Student Finance England or your local authority.) In this section we explain how to apply.

You can apply online at www.directgov.uk/studentfinance or on paper (using form PN1 if you are a new student, or form PR1 if you are a continuing student). You can download form PN1 or PR1 from our website at www.directgov.uk/studentfinance. You can also get copies by phoning Student Finance England or our publication line on 0800 731 9133 (textphone: 0800 328 8988). **If you are a continuing student**, you can also get form PR1 from your local authority.

If you have said on the PN1 or PR1 form that you want to apply for the Childcare Grant, Student Finance England or your local authority will send you a separate form '**Childcare Grant Application Form**' (CCG1) for you to provide information about your childcare needs and details of your childcare provider. You should fill in section 1 and 2 of the form. Ask your childcare provider to fill in section 3 of the form.

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. Student Finance England or your local authority 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, '**Childcare Costs Confirmation Form**' (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 section 1 of the form. Ask your childcare provider to fill in section 3 and 4 of the form to confirm your payments. Student Finance England or your local authority 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 Student Finance England or your local authority a separate CCG2 form (supplied by Student Finance England or your local authority) by each of the following dates.

6 November 2009 - to confirm payments made between 1 September 2009 and 25 October 2009

5 February 2010 - to confirm payments made between 26 October 2009 and 24 January 2010

10 September 2010 - to confirm payments made between 25 January 2010 and 31 August 2010 (23 July 2010 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 Student Finance England or your local authority. You may also use section 2 of the CCG2 form to tell Student Finance England or your local authority 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 2009/2010 academic year begins in the autumn, the earliest you can start claiming a Childcare Grant is from 1 September 2009. 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 download forms '**Childcare Grant Application Form**' and '**Childcare Costs Confirmation Form**' from our website at www.directgov.uk/studentfinance. You can get versions in large print, in Braille and on audio tape, free of charge, by calling our publication 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.

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.

Vulnerable groups	Housing Benefit (including Local Housing Allowance) and Council Tax Benefit (See notes 1 and 2 on the next page.)	Income Support	Jobseeker's Allowance	Income-related Employment and Support Allowance
Lone (single) parents (including lone foster parents)	✓ (See note 3 on the next page.)	✓	✓ (See note 4 on the next page.)	
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	✓	✓		
Disabled people who qualify for Disability Living Allowance (from 27 October 2008)	✓			✓ (See note 5 on the next page.)
People aged 60 or over	✓	(See note 6 on the next page.)		

5 BENEFITS AND STUDENTS

Other full-time students who may be eligible for income-related benefit	Housing Benefit (including Local Housing Allowance) and Council Tax Benefit (See notes 1 and 2 below.)	Income Support	Jobseeker's Allowance	Income-related Employment and Support 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 7 below.)	✓ (See note 7 below.)	
Students 'intercalating' (not returning to their studies yet - see note 8 below) after a period of sickness or caring for someone has come to an end	✓		✓	

- Note 1** - full-time students in the groups listed above and on the previous page (except 'intercalating' students) can apply for Housing Benefit (including Local Housing Allowance), even if they live 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** - a lone parent's entitlement to Income Support will depend on the age of their youngest child. It may also be affected by when they started their course. Check with Jobcentre Plus or your university's or college's student advisory service.
- Note 4** - lone parents may claim Jobseeker's Allowance during the summer holiday if they are available for, and looking for, work.
- Note 5** - disabled students who qualify for Disability Living Allowance can apply for income-related Employment and Support Allowance (ESA). ESA will replace Incapacity Benefit and Income Support paid because of sickness or disability for new claims made on or after 27 October 2008.
- Note 6** - people aged 60 or over should be getting Pension Credit instead of Income Support.
- Note 7** - 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 8** - for the purpose of this section 'intercalating' is when a student has suspended his or her studies 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.

5 BENEFITS AND STUDENTS

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

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 2008/2009 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 2009, your university's or college's student advisory service will be able to tell you the amounts for the 2009/2010 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.

5 BENEFITS AND STUDENTS

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 Student Finance England or your local authority 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 Student Finance England or your local authority 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 Student Finance England 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 pages 16 and 17 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.

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 by helping to top up their earnings).

Child Tax Credit is an income-related payment paid either every week or every month, 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 full-time 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 20 in full-time education at a level below NVQ level 4, degree, HND or equivalent or in approved training 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. 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 (and getting a relevant disability benefit), or because they are in prison or hospital.

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. You or your partner cannot receive the childcare element of Working Tax Credit to pay for childcare costs you will get the Childcare Grant for.

Student support and tax credits

Most elements of student finance should not be counted as income for tax credits. However, the Adult Dependants' 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 www.hmrc.gov.uk/taxcredits.

7 HOW TO FIND OUT MORE

Useful publications

You may find the following documents useful.

- **Information about student finance for higher education**

If you are a new student, get the guide 'A guide to financial support for higher education students 2009/2010 - new full-time students' (reference S/FSHEN/V9).

If you are an existing student, get the guide 'A guide to financial support for higher education students 2009/2010 - existing full-time students' (reference S/FSHER/V9).

- **Information about the conditions for receiving student finance for higher education**

Get the guide 'Student finance - how you are assessed and paid' (reference S/CHAP4/V9).

- **Information about student loans**

Get the guide 'Student Loans - a guide to terms and conditions' (reference S/SLTC/V9).

- **Information about help for part-time students**

Get the guide 'A guide to financial support for part-time students in higher education' (reference S/FSPT/V9).

- **Information about Disabled Students' Allowances**

Get the guide 'Bridging the Gap: a guide to the Disabled Students' Allowances (DSAs) in higher education' (reference S/BTGB/V9).

You can download these guides from our website at www.direct.gov.uk/studentfinance. You can also get copies by phoning our publication line on 0800 731 9133 (textphone: 0800 328 8988). You can get versions in large print, in Braille and on audio tape by phoning our publication line. All our guides, in whatever format you need, are free of charge.

Contact points

Student Finance England

Students living in England can get more information about student finance by visiting our website at www.direct.gov.uk/studentfinance, or by phoning Student Finance England on 0845 300 50 90 (textphone: 0845 604 4434) between 8am and 8pm, Monday to Friday, and between 9am to 5.30pm on Saturdays and Sundays.

If your application for 2009/2010 will be dealt with by Student Finance England (see page 3), they can give you detailed advice on the student finance you are likely to be entitled to and the assessment of your application.

Local authorities

If your application for 2009/2010 will be dealt with by your local authority (see page 3), they can give you detailed advice on the student finance you are likely to be entitled to and the assessment of your application.

But you can still get general information about student finance by visiting our website at www.direct.gov.uk/studentfinance or phoning Student Finance England.

Student support publication line

Students living in England can phone 0800 731 9133 (textphone: 0800 328 8988) to order a copy of any of the guides listed opposite.

Repaying your student loans

If you have any questions about repaying your student loans, 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.direct.gov.uk/studentfinance

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.cyllidmyfyrwrcymru.co.uk (in Welsh)

Or, you can phone the bilingual Student Finance Wales Customer Support Office 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 ask the Education and Library Board (ELB) for the area you normally live in about arrangements for student finance. You can find contact details for the ELBs, along with other information about student finance, on the Student Finance Northern Ireland website at www.studentfinancenir.co.uk.

Or, you can phone the Student Finance Northern Ireland Customer Support Office on 0845 600 0662 (textphone: 0845 604 4434).

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 DL1 9AZ.
Phone: (+44) (0) 0141 243 3570 (10am to 4pm)
Website: www.direct.gov.uk/studentfinance-EU
E-mail: EU_team@slc.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 '**Financial help for adults in learning and training**'. You can download a copy from the website at <http://moneytolearn.direct.gov.uk/>

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
E-mail: nusuk@nus.org.uk
Website: www.nusonline.co.uk

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Department for
**Innovation,
Universities &
Skills**

studentfinance**england**

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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.

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