

# STUDENTS WITH CHILDREN

Welcome to Advice Direct..., the Advice and Representation Centre's (ARC) written information service.

This leaflet is designed to provide you with information about funding that is available for students (home fee status) with dependant children.

## What funding is available to me?

If you are a full-time student with children, there are five different forms of support you could apply for, in addition to the standard student finance package to help you meet the costs of Higher Education.

These will be dependent on your personal circumstances and this Advice Direct will go through these five forms of support, and these are:-

- the Childcare Grant (to help with childcare costs)
- the Parents' Learning Allowance (to help towards learning costs)
- Child Tax Credit
- the Adult Dependants' Grant (to help with dependant costs)
- the Access to Learning Fund (to help with maintenance)

All of the above funding options do not have to be repaid back in normal circumstances.

## The Childcare Grant

The Childcare Grant is to 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** with Ofsted, or the Commission for Social Care Inspection.

If you are unsure whether your current childcare arrangements meet the Childcare Grant requirements please speak to your provider or check

Ofsted's website:-

<http://www.ofsted.gov.uk/children-and-families-services>

The Grant is **assessed on the basis of your household income, the cost of your childcare, and the number of children you have**, and 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 two or more children.

Importantly if you claim other benefits the Grant will not be taken as income when calculating your other entitlements. However, you cannot get this Grant if you, or your partner, receive the childcare element of Working Tax Credits.

When you apply for your student finance package you should confirm to them that you want to apply for the Childcare Grant and they will send you a copy of the CCG1 application form. Alternatively you can download the form from [here](#).

On your Childcare Grant application form you give an estimate of your childcare costs for the full academic year. Each term Student Finance England sends you a childcare costs confirmation form (CCG2) so you can confirm what your actual childcare costs were. This needs to be **signed by your childcare provider**. You'll also need to submit evidence of child dependants and financial commitments along with your Childcare Grant application (see below for further details).

## Parents' Learning Allowance

The Parents' Learning Allowance can help towards your course costs, such as books, materials and travel. You could get between £50 and £1,508 for 2010/11 and 2011/12 depending on your household income.

**If you do not receive the Childcare Grant you can still apply for the Parents' Learning Allowance.**

As with the Childcare Grant, please ensure that you inform Student Finance England that you would like to apply for the Allowance when you apply for your student loan and maintenance.

### Childcare Grant & Parents' Learning Allowance: Evidence Required

Both the Childcare Grant and the Parents' Allowance application process requires evidence to be submitted before your entitlement is confirmed. This is broken into 2 main types of evidence:-

#### 1. Evidence of your child dependant

Evidence to prove you have a child dependant is needed. Child dependant evidence can include:

- P60s (hand-written P60s are not acceptable)
- Child Benefit details (including the name of the child)
- Family tax credit details (usually the whole Tax Credit Award Notification (TCAN) form - this needs to be dated after 6 April 2009)
- child's original birth certificate

## 2. Evidence of financial commitments paid by you or your partner

If you (or your partner) have any financial commitments - such as mortgage, rent or pension payments - you need to send in evidence of these.

Evidence of financial commitments can include:

- a letter from your accountant
- annual statements
- letters from companies proving financial commitments
- confirmation of payments into a pension fund from your pension provider
- bank statements
- original evidence of payments
- credit agreement documentation

If you submit bank statements, you may need to write on the statement making clear what the payment is for. For example, if the only printed details of a rent payment are the person's name, you should write on the bank statement that this was for rent.

## **Child Tax Credit**

This is income related support which is paid directly into the bank account of the person mainly responsible for the care of children. To qualify for Child Tax Credit you must be responsible for a child under 16 or for someone under the age of 20 in full time education.

## **Adult Dependants' Grant**

If you are a full-time student with adult dependants, this grant could provide you with additional support.

The amount depends on **your income** and **the income of your dependants**. The maximum for 2010/11 and 2011/12 is £2,642, and you will not have to repay this grant. However, any amount you receive will be counted as income as will therefore have a potential impact on any other benefits you are in receipt of currently. **Please speak to the ARC Advisors before applying for this grant if you are in receipt of other benefits.**

An adult dependant could 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 sons or daughters as adult dependants.

To apply for the grant you need to complete the relevant section of your student finance application, and similar to the Childcare Grant and Parents' Allowance Grant you must submit evidence in support of your application.

## Access to Learning Fund

This is a Government fund administered by the University for students who face financial difficulties during their course or to address other costs not met by other grants. This fund replaces the system of Hardship Loans and Funds.

Priority help is given to groups of students with a particular need, such as mature students (25+), students with dependant children, disabled students, single parents and students from low income families. Help received from the fund is in the form of a grant which is non repayable. Before applying to the fund you will be expected to have taken the maximum available statutory support which you are eligible for.

For more information see 'Advice Direct... Access to Learning'.

## Other Benefits

Student parents are regarded as a 'vulnerable group' and therefore may be eligible for income related benefits to support living costs i.e. Housing Benefit or Income Support. **Contact your local Jobcentre Plus** for more information and an assessment.

## Other Sources of Funding

To find out what other help may be available to you, it may be helpful to make use of the following:

- The Charity Directory contains information about charities throughout England who are willing to donate funds to good causes, including students. Some charities are quite specific, i.e. postgraduates only or women only. This directory can be found at your local library.
- Family Action Educational Grants  
<https://family-action-trustsearch.org.uk/intro.aspx>

This charity can provide grants primarily targeted at families and individuals with low incomes, particularly those living on benefits. Preference will be given to those studying courses likely to lead to improved employment prospects.

Grants are available to those who are British nationals by birth (this means those who at birth had British Citizenship) **OR** asylum seekers, refugees and those with leave to remain studying ESOL or ILETS courses.

