

Students with children

Welcome to Advice Direct..., the written information service from Guild Advice.

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 Dependents' Grant (to help with dependant costs)
- ☐ the Student Hardship 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 £155.24 a week for one child or up to £266.15 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 £1,573 for 2015/16 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 2015/16 is £2,757, and you will not have to repay this grant. However, any amount you receive will be counted as income and will therefore have a potential impact on any other benefits you are in receipt of currently. **Please speak to a Guild Advice 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.

You can't get Adult Dependents' Grant if the adult dependant has a net annual income of more than £3,796.

Student Hardship Fund

The Student Hardship Fund (SHF) is provided by the University to help students who are experiencing genuine and unavoidable financial difficulties and are struggling with their living costs. The SHF is a discretionary grant, offering support of up to £2,500 in an academic year which does not need to be paid back. For further information see '**Advice Direct...Student Hardship Fund.**'

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.
- Charitable and Educational Grants
http://www.turn2us.org.uk/grants_search.aspx

The Grants Search database contains information on over 3,000 charitable funds offering welfare and educational grants, as well as other support and services.

Sources of Help

Guild Advice, Guild of Students

Email: thearc@guild.bham.ac.uk

Visit the website at: <http://www.guildofstudents.com/support/thearc/>

Guild Advice Opening Hours (Term Time)*

Monday - Friday	10am — 4pm
<i>Drop In Clinics</i>	<i>12-2pm</i>
Saturday & Sunday	CLOSED

*Vacation Periods	12 noon – 2pm
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Funding Graduation and Awards

Tel: 0121 414 7391

<https://intranet.birmingham.ac.uk/as/studentservices/funding/index.aspx>

Jobcentre Plus

To find your nearest office visit:

<http://los.direct.gov.uk/default.aspx?type=1&lang=en&AspxAutoDetectCookieSupport=1>

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