

Guide to funding for students with dependants in 2010/11

Who is this guide for?

This funding guide is aimed at full-time, 'home' undergraduate students from England with dependants who will be commencing their studies during the academic year 2010/11.

One of the main questions you may ask yourself when considering entering into higher education is 'what funding am I entitled to'. Because of the responsibilities and commitments you may have it is important that you are aware of your funding options so that the decisions you make are informed decisions.

This guide was therefore produced to provide clear information on the financial assistance available to you whilst studying in full-time education.

* Please note the funding available for students from Northern Ireland, Scotland and Wales may vary and you will need to contact your national Student Finance Service for guidance.

What funding am I entitled to?

As a full-time undergraduate student there is a range of statutory financial support available to you. Eligibility for financial support is dependent on students meeting certain standard criteria related to length of residency and status in the UK. In addition, if you have previously studied at higher education level, your eligibility for financial support may be affected. You are advised to contact Student Finance England (see 'Contacts' at the end of this document) for further guidance.

For eligible full-time undergraduate students, the funding package available is as follows:

Tuition fees

Nottingham Trent University will be charging £3290 in respect to tuition fees for full-time undergraduate courses during the academic year 2010/11. You will be able to apply for a loan to cover the full tuition fees, and you will not have to repay the tuition fee loan until you have left University and you are earning more than a certain amount (currently £15,000 per year).

If you choose not to take out the full tuition fee loan, you can arrange to pay all or part of your fees directly to the University. Please check our website for details: www.ntu.ac.uk/onlinepayment.

Living costs

Money Matters

The help with living costs comes in the form of a maintenance loan and a maintenance grant/special support grant.

The maintenance loan

You will be entitled to at least £3,497 per academic year irrespective of household income. The maximum loan can be up to £4,950 per academic year subject to household income and the amount of maintenance grant you receive.

You do not have to repay the maintenance loan until you have left University and you are earning above £15,000 per year.

The maintenance grant

This grant is a non-repayable means tested grant of up to £2906 and those with a household income of less than £25,000 per annum will be eligible for the full grant.

Special support grant

This grant is payable in place of the maintenance grant and allows the student to receive the maximum amount of maintenance loan (£4950 for 2010/11).

The special support grant is means tested and non-repayable and is available to students who are eligible to receive means-tested benefits such as income support or housing benefit. The maximum rate is £2906 for the academic year 2010/11. This grant is not taken into account as income when working out entitlement to means-tested benefits.

Disabled students' allowance

If you incur additional course-related costs as a consequence of a disability, mental health difficulty (such as depression or anxiety) or specific learning difficulty (such as dyslexia), you can apply for the Disabled Students' Allowance. This is a needs-based allowance and is available for specialist equipment, non-medical personal helpers and/or additional travel costs, subject to a needs assessment.

For further information, please contact Student Finance England or alternatively, if you have any queries regarding your eligibility, please contact NTU Disability Support by email: disability.support@ntu.ac.uk or telephone: 0115 848 4284/ 4495.

Nottingham Trent University Bursary Scheme

For the academic year 2010/11, students will be eligible for the NTU bursary if they are paying tuition fees of £3,290, are in receipt of a maintenance / special support grant and have a household income of £35,000 or below. Students will receive the full NTU bursary of £1095 where their household income is £25,000 or below.

The terms and conditions for our Bursary Scheme can be found at www.ntu.ac.uk/bursaries/termsandconditions.

Additional support for students with dependants

Parents learning allowance

If you are a parent with dependent children you may be eligible for the non-repayable parents' learning allowance. The maximum entitlement is £1508 for the academic year 2010/11, but how much you get depends on your income and that of your partner, spouse and any other

Money Matters

dependants. It is not counted as income when assessing your social security benefit entitlement.

Childcare grant

If you have the responsibility for a child under the age of 15 (or 17 if s/he has special educational needs) and you use registered or approved childcare, you can apply for the childcare grant. You cannot receive the childcare grant if you claim the childcare element of working tax credits, but you can choose to change your funding from working tax credit to the childcare grant if you wish.

The grant can cover up to 85 per cent of your actual childcare costs during term-time and holidays, with a maximum payment of £148.75 a week if you have one child or £255 a week if you have two or more children.

How much you receive depends on your household income and the actual cost of your childcare. Any help you receive is paid on top of the standard student finance package and does not have to be paid back.

Adult dependant grant

If you have an adult dependant who is wholly or mainly financially dependent on you, you may be eligible for the non-repayable adult dependant grant. Eligible adult dependants include your spouse or civil partner or if you are 25 and over, a cohabiting partner. The maximum grant is £2642 but the amount you receive depends on your situation and the income of your dependant.

If you have any queries regarding your eligibility for funding please contact our Student Financial Support Team and a Student Finance Adviser will be able to assist you. The Student Financial Support Team can be contacted by email: financial.support@ntu.ac.uk or telephone: 01158 482 494/4603.

How do I apply for funding?

You can apply for all of the funding detailed above online in one single application on the Student Finance England website. You can also download an application form from the same website, or contact Student Finance England directly for a form. There is, however, a separate application for the Disabled Students' Allowance which is available from the same places.

Payment of student funding

It is very usual to have your income paid on either a weekly or monthly basis and you would therefore, budget for the week/month. However, your student funding is paid at the beginning of each term and you will therefore need to adjust to this change.

Don't make the mistake of spending the whole of your first instalment of funding in the first few weeks of term!

Your student funding will be paid in three equal instalments, the first during October 2010, the second during January 2011 and the third during April 2011 respectively. Bursary payments

Money Matters

will be made in two equal instalments, the first in February 2011 and the second in May 2011. Unless you have another source of income the first instalment has to last until the start of the second term.

As most of your outgoings would normally be paid on a monthly basis, it is important that your student funding lasts the duration of each term so that your outgoings are met.

If you would like assistance with preparing a budget, please contact the Student Financial Support Team as a Student Finance Adviser would be able to assist you with working on a budget plan for the year. The Student Financial Support Team can be contacted by email: financial.support@ntu.ac.uk or telephone: 01158 482 494/4603.

Students and benefits – am I able to claim?

Your entitlement to benefits may change when you become a full-time student, as your student income may be regarded as income when your benefits are being calculated.

This section provides information to students who are still able to claim benefits whilst studying on a full-time basis.

Income support

If you are a full-time student you will not usually qualify for income support for the duration of your course including vacations. This is because your student funding package is provided to meet your living costs.

You may, however, still qualify for income support as a full-time student, if you are:

- * A lone parent (including foster parent) who is responsible for a child under the age of 12 who lives in your household.
- * A disabled student who:
 - qualifies for the income support disability premium or severe disability premium
 - qualifies for a disabled students' allowance because you are deaf
 - have been treated as incapable of work for a continuous period of at least 28 weeks.
- * A couple who are both full-time students and you or your partner are responsible for a child under the age of 12.

Your student funding is designed to last the duration of the academic year and qualifying students will therefore only be able to claim full income support during the summer vacation period (1st July 2011 – 31st August 2011).

Housing benefit

If you are a full-time student you cannot usually claim housing benefit. There are however, exceptions that allow some students to claim.

Money Matters

You can claim housing benefit as a full-time student if you fall into one of the following categories:

Lone parents - if you are the lone parent of a child under the age of 16 (or a qualifying young person – ie, under 20 and in full-time non advanced education).

Disabled students - if you get disability living allowance or long-term incapacity benefit.

Disabled students - If you are in receipt of a disabled students' allowance because you are deaf, you are eligible for housing benefit from the date you apply for the allowance.

Student couples - If you are a student couple who both study full-time and you have a dependant child or a qualifying young person.

Unlike income support and jobseekers' allowance, those who qualify can claim housing benefit throughout the whole year and not just the summer vacation period!

Child benefit

Being a full-time student will not affect your entitlement to child benefit and so you will continue to receive this support at the same rate.

Council tax

A place occupied only by full-time students is exempt from council tax. If you live in university halls or a house where everyone is a full-time student you should therefore, not get a bill.

Council tax is charged per 'dwelling' or household and each household gets a single council tax bill. If there is one adult in the household who is not a full-time student the household **will** get a bill, but should qualify for the 25% single person discount. If there are two adults who are not full-time students living in a dwelling, the household will not qualify for any reduction. Therefore, if you live with your partner and your partner is not a full-time student, you will be exempt from paying council tax and your partner will be entitled to a 25% single person discount. If both you and your partner are full-time students you will both be exempt from council tax liability.

A council tax exemption form is available to any student attending a full-time educational programme (this includes students on placement). This form needs to be presented to your local authority so that they can update their records to confirm your full-time student status and exempt you from liability.

A council tax exemption form is automatically sent to students each academic year who are fully enrolled by the end of October. If you have not received a form by this time you can request one by completing an application form, which can be found using the following link: <http://www.ntu.ac.uk/currentstudents/34862gp.cfm>.

Tax credits

Child tax credit

Money Matters

You are not excluded from claiming child tax credit simply because you are a student. When calculating how much child tax credit you can get, student loans and most other student income is completely disregarded so the amount you currently receive should remain the same.

Working tax credit

You are not excluded from claiming working tax credit because you are now in full-time education, however, you must be in full-time paid work.

If you are 25 or over, full-time work would be 30 hours per week. If you or your partner are responsible for a child, full time work would be at least 16 hours per week. If you have a disability which puts you at a disadvantage of getting a job, full-time work would be least 16 hours per week.

Further information regarding tax credits can be located at the following link:

www.inlandrevenue.gov.uk/taxcredits

Student tax advice

When you need to pay tax

Whether you work during the term-time or just in the holidays you will normally have tax and National Insurance contributions deducted from your earnings. However, everybody can earn a certain amount tax-free in each tax year. This is known as your personal allowance. Each tax year begins on 6 April and ends the following 5 April.

Know your personal allowance

The Personal Allowance for the tax year ending 5 April 2010 was £6475. This means that over that tax year you could earn £6475 before you are liable for tax. All income over this amount is taxable. Further information regarding the Personal Allowance for the tax year ending 5 April 2011 will be available at the following link: www.direct.gov.uk/studenttaxadvice

How to get a tax refund

If over the tax year you earn less than your Personal Allowance and have paid some tax, you can claim a refund. There may also be other occasions when you could be entitled to money back. Visit www.direct.gov.uk/studenttaxadvice and use the tax calculator to work out if you are entitled to a refund and find out what to do next.

What to do if you only work in the holidays

If you only work during the holidays, and expect to earn less than the Personal Allowance during the tax year, you should ask your employer for a form called P38(S) as it will mean that your employer does not need to deduct tax from your wages.

Sometimes you may find your employer doesn't offer this option, as it is a voluntary arrangement for them, but it is worth asking. If they do not offer this option, you will still be able to get a tax refund if you find that you pay too much tax over the year.

What if you run into financial difficulties?

Money Matters

If you have any financial difficulties or debt issues before you start university it is important that you do not use your student funding to pay off these debts unless you can afford to do so, as you may find that you will not have enough funding to last the duration of the academic term.

If you are in this position, you may find it beneficial to speak with one of our Student Finance Advisers as they will be able to assist you with the following:

Funding advice

They will make sure that you are in receipt of the funding which you are entitled to receive and assist you with any funding queries you may have.

Budgeting

They will be able to look at your income and your expenses and assist you with preparing a realistic budget plan for the duration of the academic year so that you know exactly what your financial position will be and allow you to make any necessary adjustments.

Social security benefits

If you think you may be eligible for benefits, a Student Finance Adviser will be able to advise you on your entitlement.

Debt advice

If you have any debts, a Student Finance Adviser will be able to advise you on the options available to you and they will also be able to negotiate affordable repayments with your creditors on your behalf.

Our Student Finance Advisers can be contacted by email: financial.support@ntu.ac.uk or telephone: 0115 848 4603/2494.

Access to Learning Fund

The University has a limited fund of money to assist students in financial hardship. The Fund has strict eligibility criteria and a standardised assessment procedure, set nationally, which calculates the level of support based on a significant shortfall between annual income and basic expenditure. Assistance from the Fund is only intended to supplement statutory funding where there is a proven additional need.

Summer Vacation Fund

The University has set aside limited funds to assist students who are unable to work over the summer vacation period due to illness or disability and for those students who are undertaking an unpaid placement. The Fund also assists lone parents with dependent children during the period when there is no benefit entitlement. There is no benefit entitlement between 11 – 30 June 2011 and between 1 September - 11 October 2011.

Application forms for the Access to Learning Fund will be available from Student Support Services at the start of the academic year at the following locations:

Money Matters

- Student Service Centre - City Campus
- Clifton Student Centre
- Brackenhurst Student Centre

Disability Support Team

disability.support@ntu.ac.uk

0115 848 4284/ 4495

Inland Revenue

www.inlandrevenue.gov.uk/taxcredits

Student Financial Support Team

financial.support@ntu.ac.uk

0115 848 2494/4603

Student Finance England

www.direct.gov.uk/studentfinance

0845 300 5090

Student Finance Wales

www.studentfinancewales.co.uk

0845 602 8845

Student Finance Northern Ireland

www.studentfinancenir.co.uk

0845 600 0662

Student Awards Agency for Scotland

www.saas.gov.uk

0845 111 1711