

USEFUL FURTHER INFORMATION

Social Security Benefits

If you are a continuing student...

Given the nature of student funding, it is likely that your entitlement to benefits over the summer vacation will differ to that during term-time. If you are continuing your course next academic year, your current year's Student Loan is deemed to cover the period between 1st September 2016 – 30th June 2017. Therefore, on the 1st July, there will be no student income to take into consideration when calculating benefit entitlement, although all other income (e.g. child tax credit, partner's income (if applicable)) will still be taken into account.

If you are living in rented accommodation, you may find that help to cover full rent is available from your Local Authority through Housing Benefit (limits may be imposed if rent is deemed to be too high). You may also receive Income Support or Job Seekers Allowance to cover your general living costs (to be known as Universal Credit).

Please note that Income Support is normally paid to those with children under the age of 5 and to those who have been in continuous receipt of Income Support during the academic year. Job Seekers Allowance is normally paid to those whose youngest child is aged 5 or over, however, you will have to be available for work. Further clarification, if required, is available through the Funding & Money Advice Service, please see details below.

If you are continuing on a course of study next academic year, you will be considered to have no student income between 1st July and 31st August. Even though your 2017/2018 student funding will not be available until the start of term on 2nd October 2017, you will be considered to be in receipt of this funding from 1st September 2017, and it is at this point that your entitlement to benefits will change and benefit entitlement will be reduced, or even withdrawn. Therefore, you need to be aware that, when it comes to budgeting, you will need to take into account the period between the date that your benefit drops or ceases (31st August) and the date on which you return to University and collect your student funding (2nd October).

If you have a mortgage...

The benefit entitlement rules vary for those students who have a mortgage. Although the same principles apply, it is unlikely that you would receive any assistance because there is normally a waiting period at the start of a benefit claim during which help with mortgage payments is not allowed.

University Discretionary Hardship Fund Payments...

While you are obliged to declare all income for benefit purposes, you should be aware that if you have received a payment from the Discretionary Hardship Fund this academic year, it is likely to have been paid in respect of course-related expenditure and therefore should be disregarded for benefit purposes. The Fund Administrator can provide a letter for you to give to the Benefits Agency/Local Authority to confirm this.

The social security benefit entitlement of students with children is complicated and if you require further advice our Money Advice Service is available by appointment (Tel: 0115 848 2494).

Renewing your funding for 2017/2018

Continuing students must reapply to their National Student Finance Service for their funding each year, this is on-line at www.gov.uk/studentfinance for Student Finance England.

Complete your application form, making sure that you have provided all the required evidence. You will be asked to include the cost of your tuition fees for 2017/2018 - fees have increased with inflation and are detailed below:

- £8,500 for continuing students who commenced their course in September 2012;
- £8,750 for continuing students who commenced their course in September 2013;
- £9,000 for continuing students who commenced their course in September 2014, September 2015 and September 2016;
- £900 for students spending a year studying and / or working abroad, or if you are undertaking a year-long placement as part of a sandwich course, ONLY for students who commenced their course in September 2015.
- £1,350 for students spending a year studying and / or working abroad, or if you are undertaking a year-long placement as part of a sandwich course, ONLY for students who commenced their course in September 2016.

To guarantee a payment at the start of the first term, returning students must apply no later than 23rd June 2017. You can still submit your application after this date, but we recommend you apply as soon as possible to ensure your funding is in place for the start of the academic year. Student Finance will send you a notice of the support you are entitled to – this will normally be 4-6 weeks after submitting the completed application. Your funding will then be paid directly into your bank account at the start of term provided that you are fully enrolled. To check the progress of your application visit your National Student Finance Service website, for Student Finance England go to www.gov.uk/studentfinance

CHILDCARE GRANT

If you have 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 can apply for the Childcare Grant by completing a Childcare Grant application form (CCG1). To download a CCG1 form, please visit www.gov.uk/student-finance-forms or your National Student Finance Service (Wales Scotland and Northern Ireland).

IT IS VERY IMPORTANT THAT YOU DO NOT OVERESTIMATE YOUR CHILDCARE COSTS. Your National Student Finance Service will request confirmation of your actual costs throughout the academic year and will reassess your entitlement accordingly. **If you have been overpaid, they will deduct the overpayment from your future grant entitlement.**

Further advice about Funding and Social Security Benefits

Contact: The Funding and Money Advice Service

Tel: 0115 848 2494 or via email: financial.support@ntu.ac.uk.

In addition, if you are experiencing financial difficulties or would like to prepare a budget plan you can also make an appointment to see an adviser on the above number.