



Money Matters

Guide to funding for students with dependants in 2019/20

This funding guide is aimed at full-time, 'home' undergraduate students from England with dependants studying during the academic year 2019/20.

*** 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.**

This guide provides information on funding which is supplementary to the standard package of support for full-time undergraduates applying to Student Finance England, such as the Tuition Fee Loan and Maintenance Loan. Please refer to the NTU website for information on the standard package of support.

As a student with dependants, what extra funding am I entitled to?

Loan for living costs

The loan for living costs (Maintenance Loan) is income assessed and is designed to help cover the everyday living expenses associated with University life.

For students who are **eligible for benefits**, you may be entitled to up to £10,194 during the 2019/20 academic year, subject to income assessment.

****the maximum amount of loan for living costs available to students with dependants who are not entitled to benefits is £8944, subject to income assessment***

Students who are entitled to benefits

The loan for living costs is divided into two elements for 2019/20 cohort students who are entitled to benefits, such as Housing Benefit or Universal Credit – the maintenance element and the special support element. The special support element of the loan for living costs is means-tested and is designed to make a contribution towards the costs of books, travel and equipment. Students who are entitled to benefits may be entitled to the special support element of the loan for living costs too.

The special support element (up to £3,783) will be completely **disregarded** as income by the DWP when benefits are being calculated.

Students who are entitled to benefits and who have a household income of less than £25,000 per annum, will be eligible for the maximum special support element and the maximum maintenance element available (£10,194 in total for the 2019/20 academic year).

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 email: disability.support@ntu.ac.uk, telephone: 0115 848 2085 / for Dyslexia Support: 0115 848 4120

Parents Learning Allowance

If you are a parent with dependant children, you may be eligible for the non-repayable Parents' Learning Allowance. The maximum entitlement is £1,716 for the academic year 2019/20, but how much you get depends on your income and that of your partner, spouse and any other 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 they have 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, the childcare element of Universal Credit or Tax-free childcare, but you can choose to change your funding from the childcare element of tax credit/universal credit to the childcare grant if you wish.

The grant can cover up to 85% of your actual childcare costs during term-time and holidays, with a maximum payment of £169.31 a week if you have one child or £290.27 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.

The Childcare Grant will now be paid directly to the childcare provider, and students will need to be registered on their course before the payment can be made. The childcare provider will declare how much the childcare costs will be, and students will be required to approve these costs before payment can be triggered.

Income related, unemployment or housing benefits are not affected by a Childcare Grant.

Adult Dependants' 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 Dependants' Grant. Eligible adult dependants include your spouse or civil partner or if you are 25 and over, a cohabiting partner. The maximum grant is £3,007 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 you can contact your National Student Finance Service (contact details at the back of this guide) or our Student Financial Support Service: financial.support@ntu.ac.uk or telephone: 0115 848 2494.

How do I apply for funding?

You can apply for all of the funding detailed above in one single application online: www.gov.uk/student-finance. If you cannot apply online, please contact Student Finance England for an application form on: 0300 100 0607. There is a separate application for the Disabled Students' Allowance which is available from the same places.

Budgeting

If you would like assistance with preparing a budget, please contact the Student Financial Support Service as a Student Finance Adviser would be able to assist you with working on a budget plan for the year. (Email: financial.support@ntu.ac.uk or telephone: 0115 848 2494). Alternatively, you can use the Budget Calculator online at: http://www.ntu.ac.uk/apps/student_services/budget_calculator/

Students and benefits – am I able to claim?

Your entitlement to benefits may change when you become a full-time student, as part of 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 5 who lives in your household. Lone parents who are responsible for a child above the age of 5 will be able to claim Jobseekers Allowance rather than Income Support.
- 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
 - has 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 qualifying child.

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 2020 – 31st August 2020).

Please note that if you were to make a new claim for benefits, you would be claiming Universal Credit – rather than Income Support or Job Seeker's Allowance. The eligibility rules are broadly similar. You can find out more at: www.gov.uk/universal-credit

Housing Benefit

If you are a full-time student, you cannot usually claim Housing Benefit. However, there are exceptions that allow some students to claim.

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 – i.e. under 20 and in full-time non-advanced education).

Disabled students - if you get Disability Living Allowance, long-term Incapacity Benefit or Personal Independent Payment (PIP).

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.

You must inform Student Finance England if your benefit entitlement changes as this may have an effect on the student financial support you are entitled to.

Council tax

Full-time students are exempt from paying Council Tax. Accommodation 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. If you live in a shared house where one or more inhabitant is not a student, you may receive a bill. For more information on Council Tax please visit www.ntu.ac.uk/counciltax

Tax Credits

Child Tax Credit

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 live with a partner and you or your partner are responsible for a child, usually full-time work would be at least 24 hours between you (with 1 of you working at least 16 hours). If you are a lone parent, full time work would need to 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:
<https://www.gov.uk/browse/benefits/tax-credits>

What if I run into financial difficulties?

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 refer you on to an agency for further assistance including negotiating 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 2494.

Discretionary Hardship Fund

The Discretionary Hardship Fund is an amount of money available to eligible students who are suffering financial hardship. The fund is cash limited and demand is high. A standard assessment procedure is used which calculates the level of support based on the gap between annual income and essential expenditure. Priority will be given to the following target groups: disabled students (especially where the DSA is unable to meet particular costs); care leavers, students who are estranged from their family and students who are unable to work due to illness / disability.

You can use this fund to supplement your main source of funding. However, it cannot be relied upon as a sole or main source of financial support and not intended to support your tuition fees.

Further information and the application are available here:

www.ntu.ac.uk/dhf

Summer Vacation Fund

The University has set aside limited funds primarily to assist **non-final year undergraduate** students who are unable to work over the summer vacation period due to illness or disability. The Fund can also assist lone parents with dependent children during the period when there is no benefit entitlement. Please note, due to the limitations of the fund we are unable to cover all living costs.

For further information regarding eligibility for the Summer Vacation Fund and / or for further details on how to apply, please email financial.support@ntu.ac.uk or telephone +44 (0)115 848 6135/2521.

Useful Contacts

Disability Support Team

disability.support@ntu.ac.uk

0115 848 2085 / 4120

Student Financial Support Team

financial.support@ntu.ac.uk

0115 848 2494

Job Centre Plus

<https://www.gov.uk/browse/benefits>

0800 055 6688

HMRC Tax Credits

<https://www.gov.uk/browse/benefits/tax-credits>

0345 300 3900

Student Finance England

www.gov.uk/studentfinance

0300 100 0607

Student Finance Wales

www.studentfinancewales.co.uk

0300 200 4050

Student Finance Northern Ireland

www.studentfinancenir.co.uk

0300 100 0077

Student Awards Agency for Scotland

www.saas.gov.uk

0300 555 0505