



Childcare Grant and other support
for full-time student parents in
higher education
in 2011/2012

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1 Introduction

This guide sets out the financial help that is available in the 2011/2012 academic year for full-time higher education students with children. It includes full details of the Childcare Grant, the Parents' Learning Allowance, and other financial help available for full-time students.

This guide is for full-time students who normally live in Northern Ireland and are studying degree, initial teacher-training or HND-level courses. Students who receive a DHSSPS/NHS bursary are not generally eligible for the above grants.

If you have any queries please check with your Student Finance NI office – contact details are on page 22.

You can download this guide from our website at www.studentfinancenl.co.uk.

You can also get this guide in braille, in large print and on audio tape, free of charge by phoning 0141 243 3686. All our forms, guides and leaflets about student finance are available in these formats.

The Government wants to make sure that everyone who can benefit from higher education is able to do so. There are many benefits from higher education, for example, improved job prospects, better pay and an improved lifestyle, but there are costs too. So, if you are thinking of becoming a student, you need the facts. This guide provides them.

2 Financial help that is available

The package of student finance you can apply for

The package of student finance you can apply for will depend on when you started higher education.

New students

If you enter higher education on or after 1 September 2011 you can apply for the new package of student finance listed in the table below.

Existing students

If you started higher education before 1 September 2011 you can apply for the package of student finance you were receiving in the previous academic year. However, if you are going straight onto a PGCE course in September 2011, you can apply for the new package of student finance even if you were assessed under the previous arrangements for the past academic year.

The table below summarises the help you may be able to get each year as a full-time higher education student with children. If you are not sure which package of student finance you can apply for, contact your Student Finance NI office for advice.

Type of help available	Which package of student finance is this available with? (new or old)	How much?	Where from?
Grant for tuition fees	*Old package	Up to £1,345	Student Finance NI office
Student loan for tuition fees or tuition fee contribution	Both	The fee you are charged but no more than £3,375 in an academic year (£1,680 for students in some circumstances).	Student Finance NI office
Student loan for maintenance	Both	Up to £4,840 (£6,780 in London)	Student Finance NI office
Higher Education Bursary	Old package	Up to £2,000	Student Finance NI office
Maintenance Grant or Special Support Grant	New package	Up to £3,475	Student Finance NI office
Bursaries from Higher Education Institutions	New package	Variable - this depends on the university or college	Your university or college
Adult Dependents' Grant	Both	Up to £2,695 for one adult dependant (usually a husband or wife, or partner)	Student Finance NI office
Childcare Grant	Both	Up to £7,735 for one child, or up to £13,260 for two or more children	Student Finance NI office
Parents' Learning Allowance	Both	Up to £1,538	Student Finance NI office

Child Tax Credit	Both	How much you get depends on your circumstances and the level of your income (generally, your taxable income).	HM Revenue & Customs
Disabled Students' Allowances (DSAs)	Both	Depends on an assessment of your course-related needs. Does not depend on your income or that of your family.	Student Finance NI office
Support Funds **	Both	Depends on need, based on an assessment of your income and outgoings.	Your university or college

* **Old package is for existing students who started before September 2006**

** **referred to as Access to Learning Funds in England and Wales, Hardship Funds in Scotland**

For more detailed information about the financial help that is available to all students, look at the Student Finance NI guide called '**A guide to financial support for higher education students in 2011/2012**'. On page 21 we explain how to get a copy of that guide.

If you are entitled to the old package of student finance, you may get all or part of your tuition fees paid for you. Whether you come under the new package or old package of student finance, you can get a Fee Loan to match the fee you are charged or any contribution you have to pay towards fees. This means that you will not have to pay before you start your course, or while you are studying. For help with your living costs you can apply for a student Maintenance Loan.

You may be concerned about taking out loans, but you should remember that the rate of interest you will have to pay is equal to the rate of inflation (compared with rates of up to 16% for personal loans). Interest is charged from the date you take out the loan until the date you pay it off. You only have to repay student loans; once

- you have finished or left your course; and
- your income is above a set limit.

Your repayments are directly linked to your income so you can afford your monthly repayments.

If you are entitled to the old package of student finance you may get extra help from a Higher Education Bursary if you started higher education prior to September 2006.

If you are entitled to the new package of student finance you can claim a Maintenance Grant. You may be able to apply for a Special Support Grant instead if you:

- are a lone (single) parent;
- have a partner who is also a student and one or both of you are responsible for a child (or a young person aged under 20 who is in full-time education below higher-education level);
- have a disability, and qualify for the Disability Premium or Severe Disability Premium;
- are deaf and qualify for Disabled Students' Allowances;
- have been treated as incapable of work for a continuous period of at least 28 weeks;
- are from abroad and entitled to an Income Support 'urgent cases' payment because you will not be getting any money or other support for up to six weeks;
- are waiting to go back to a course having taken agreed time out from that course due to an illness or caring responsibility that has now ended. This does not mean that you will be paid for time you were not on your course.
- are aged 60 or over.

The Special Support Grant is intended to help with extra course-related costs such as books, equipment, travel or childcare and depends on your financial situation in the same way as the Maintenance Grant. However, it will not affect the amount of Maintenance Loan you may be entitled to receive. If you claim income-related benefits (ones that are based on your income), the Social Security Agency or Housing Executive will not take account of your Special Support Grant when working out the amount of benefit you are entitled to.

If you are not sure whether you may be eligible to claim the Special Support Grant, ask your Student Finance NI office for advice.

If you are entitled to the new package of student finance and:

- you receive the full £3,475 Maintenance Grant or Special Support Grant; and
- are charged the full £3,375 tuition fee;

you will receive a bursary of at least £338 from your university or college.

However, many universities and colleges are offering more than this. For instance, in 2010/2011, the typical bursary for a student receiving the maximum Maintenance Grant or Special Support Grant and on a course charging the maximum tuition fee, was £1,000.

Many universities and colleges are also giving bursaries to students who receive only part of the Maintenance Grant or Special Support Grant. Check the website of the university or college you're interested in to find out what's on offer.

Whether you are entitled to the new package or old package of student finance, if you have an adult dependant (an adult who you support financially) you may qualify for an Adult Dependants' Grant. If you have children who you support financially you may also be able to get the Parents' Learning Allowance to meet costs relating to your course, and a Childcare Grant if you use registered or approved childcare. You can also apply for Child Tax Credit from HM Revenue & Customs. If you receive the maximum amount of Child Tax Credit and do not receive Working Tax Credit, your children should be entitled to free school meals. There is more information about Child Tax Credits on pages 10 and 20.

If, as a full-time student you can claim an income-related benefit such as Income Support or Housing Benefit, the Social Security Agency or Housing Executive should not count the Childcare Grant and the Parents' Learning Allowance when working out your benefit entitlement. The Special Support Grant, Higher Education Bursary and any student grant or loan for tuition fees should also not be counted when assessing your entitlement to income-related benefits. Also, they will not normally count any discretionary payments from the Support Funds if they are not intended for general living costs. If you receive a bursary from your university or college, you will need to ask your Student Finance NI office or your university's or college's student advisory service whether any of this will be taken into account. The Social Security Agency or Housing Executive will also be able to give you advice. More information about income-related benefits and students is given on pages 16 to 19.

Whether you are entitled to the new package or old package of student finance, if you have a disability, mental-health condition or specific learning difficulty which affects your ability to study, you may be eligible for Disabled Students' Allowances (DSAs). If you need more information about the DSAs, look at the Student Finance NI guide called '**Bridging the Gap**'. Page 21 explains how you can get a copy of that guide.

Financial help you can get if you have children or an adult dependant

The information given here is general and we cannot guarantee that you will receive this help. Your Student Finance NI office will decide the type and amount of student finance you can receive, based on your circumstances. If you are living with your husband, wife or partner, your Student Finance NI office will take account of their income, together with any income of your dependent children.

This may result in you receiving reduced supplementary student finance (or none at all). Your Student Finance NI office may count any maintenance you receive for your dependent children as income.

(Note: Any full-time student who is responsible for a child or children on the first day of the academic year in which they make application for student finance will be treated as an independent student for the purposes of assessing the household income. An independent student is one who is no longer expected to rely on their parents for financial support.)

From your Student Finance NI office

The Childcare Grant

The Childcare Grant is available for students who have dependent children and a low household income. This includes students who are lone parents and students who are married to, or the partners of, other students. If you have children under 15 (or 17 if your child is registered as having special educational needs), the grant pays a set rate of 85% of your actual childcare costs throughout the whole year. For students in their final year, the Childcare Grant can be paid until the last day of the final term.

Help available	Childcare Grant - for students with dependent children in registered or approved childcare If you claim Income Support or Housing Benefit, the Social Security Agency or Housing Executive should not take account of any Childcare Grant you receive when they are working out the benefit you are entitled to. HM Revenue & Customs will not count any help you receive when working out your tax credit entitlement.
Who's eligible?	Full-time students with dependent children in registered or approved childcare. You cannot get this grant if you or your partner receive the childcare element of the Working Tax Credit from HM Revenue & Customs.
How much?	The Childcare Grant is based on actual childcare costs. For one child: up to £148.75 a week (85% of the actual costs of up to £175 a week) throughout the year. For two or more children: up to £255 a week (85% of the actual costs of up to £300 a week) throughout the year. But how much help you get will also depend on your income and that of your dependants (your husband, wife or partner, or another adult who depends on you financially, and your dependent children).
How is it paid?	Usually in three instalments, from the Student Loans Company, with your Maintenance Loan and other grants such as the Parents' Learning Allowance. You will not have to repay this help.

Pre-school Education

The Department for Education in Northern Ireland (DENI) provides free places for over 90% of children in their immediate pre-school year. Since some parents will not wish their children to participate in pre-school education, this number is sufficient to enable all parents that do, to obtain free pre-school places.

Places are provided at a range of settings including statutory nursery schools and classes, voluntary/private playgroups and day nurseries which are part of DENI's expansion programme.

Funded places are usually provided on a part-time basis although some statutory nursery schools and classes offer free full-time provision. Funded pre-school provision is only available during school term time and applications must be received by the Education and Skills Authority Pre-School Advisory Group by the published closing date in the January before the child would start its immediate pre-school year.

If you claim Income Support or Housing Benefit, the Social Security Agency or Housing Executive should not take account of any payments you receive through the Childcare Grant.

You must use a registered or approved childcare provider to receive the Childcare Grant. In Northern Ireland childcare providers are registered with their local Health and Social Services Trust.

Childcare in Northern Ireland

You may be able to receive the Childcare Grant if you use any of the following types of childcare.

- Childcare provided by childminders, nurseries and playschemes registered by a Health and Social Services Trust.
- Childcare provided by schemes run by approved providers (for example, an out-of-school-hours scheme).
- Childcare out-of-hours clubs on school premises and run by a school or a local authority.
- Childcare provided by an approved foster carer. (The care must be for a child who is not being fostered by the foster carer.)
- Childcare provided in the child's own home by a carer approved under the Approval of Home Child Care Providers Scheme.

Childcare in England

If you are a student from Northern Ireland and you are studying in England, you may be able to receive the Childcare Grant if you use any of the following types of childcare:

- Childcare registered by Ofsted
- Childcare approved under the Childcare Approval Scheme
- Childcare provided by out-of-school-hours clubs on school premises and run by a school or local authority. (But this may be expanded to include childcare provided by schools off the school premises. For latest information check www.direct.gov.uk/studentfinance.)

Childcare in Wales

If you are a student from Northern Ireland and you are studying in Wales, you may be able to receive the Childcare Grant if you use any of the following types of childcare in Wales.

- Childcare provided by childminders, nurseries and playschemes registered by the Care and Social Services Inspectorate for Wales.
- Childcare provided by out-of-school-hours clubs on school premises and run by a school or local authority.
- Childcare provided in the child's own home by a care worker or nurse from an agency registered by the Care and Social Services Inspectorate for Wales.
- Childcare provided by an approved foster carer. (The care must be for a child who is not being fostered by the foster carer.)
- Childcare provided in the child's own home by a child carer approved under the Approval of Child Care Providers Scheme.

Childcare in Scotland

If you are a student from Northern Ireland and you are studying in Scotland, you may be able to receive the Childcare Grant if you use any of the following types of childcare.

- Childcare provided by childminders, nurseries and playschemes registered by the Scottish Commission for the Regulation of Care.
- Childcare provided by out-of-school-hours clubs registered by the Scottish Commission for the Regulation of Care on school premises and run by a school or a local authority.
- Childcare provided by an approved foster carer. (The care must be for a child who is not being fostered by the foster carer.)
- Childcare provided in the child's own home by (or introduced through) childcare agencies, sitter services and nanny agencies which are required to be registered by the Scottish Commission for the Regulation of Care.

Childcare outside the United Kingdom

You may be able to receive the Childcare Grant if you are a student from Northern Ireland and you are studying abroad as part of your UK course and you use childcare provided under a Ministry of Defence accreditation scheme abroad.

What if the registered or approved childcare provider I use is my partner or a relative of my child?

You will not be able to receive the Childcare Grant if the childcare is provided by a registered or approved childcare provider who:

- is your partner;
- is a relative of your child and providing care in your child's home;
- is a relative of your child and is providing care away from your child's home and is only caring for children he or she is related to.

A relative of the child means a parent, grandparent, aunt, uncle, brother or sister related by blood or marriage, or a person with a strong relationship to the child (for example, someone playing the role of a parent to their partner's children). If you have any questions about the meaning of 'relative', ask your Student Finance NI office.

Help available	Parents' Learning Allowance - for help with course-related costs for students with dependent children. The Social Security Agency, Housing Executive and HM Revenue & Customs should not count this grant when they work out your benefit and tax credit entitlement.
Who's eligible?	Full-time students with dependent children.
How much?	Up to £1,538 a year. How much you get depends on your income and that of your dependants (including your husband, wife or partner).
How is it paid?	It is usually paid in three instalments, from the Student Loans Company, with your Maintenance Loan. You will not have to repay this help.
Help available	Adult Dependants' Grant – for students with an adult who depends on them financially. If you have a husband, wife or partner, or another adult (but not a son or daughter) who depends on you financially, you may be eligible.
Who's eligible?	Full-time students with adult dependants.
How much?	Up to £2,695 a year for an adult dependant. How much you get depends on your income and that of your dependants (including your husband, wife or partner).
How is it paid?	It is usually paid in three instalments, from the Student Loans Company, with your Maintenance Loan. You will not have to repay this help.

Child Tax Credit from HM Revenue & Customs

Help available	Child Tax Credit - to help with the costs of raising children. You should be entitled to free school meals for your children if you receive your maximum eligible amount of Child Tax Credit and are not receiving Working Tax Credit.
Who's eligible?	Students with dependent children may be entitled to claim Child Tax Credit. You do not need to be working to receive this help. You can get more information from the HM Revenue & Customs helpline on 0845 603 2000 (textphone: 0845 607 6078).
How much?	The money you get depends on your circumstances and income.
How is it paid?	Into your bank account every week or every four weeks.

Extra help from your college

(This help is available after you have started your course.)

Financial help from your university or college is based on your circumstances. You should contact your university's or college's student advisory service for more information and details about how to apply.

Discretionary help available	Support Funds - if you need extra financial support to stay on your course. This is available through your university or college. You may be able to get extra help through the Support Funds if the Childcare Grant does not cover all your childcare costs and the Parents' Learning Allowance is not enough to meet all of the study costs of your course.
Who's eligible?	Full-time and part-time students (studying at least half of an equivalent full-time course). Students will be assessed according to individual need. Students studying a 'taster' module of at least 12 credits or 10% of a full-time course may be able to receive help with the tuition fees and certain course-related costs for the module. Your university or college will be able to tell you if your course qualifies.
How much?	Your college will decide whether you are able to get this help and, if so, how much you can receive. This will depend on your individual circumstances.
How do I apply?	To your university's or college's student services department. They will tell you what information you need to provide and how they will assess your application.
How is it paid?	Payments are usually given as grants, and do not have to be repaid, although sometimes they can be given as short-term loans. The university or college will also decide whether to pay you in a lump sum or in instalments.

Calculator for supplementary grants for student parents

You can use this calculator to help you estimate how much extra student finance you may be able to receive for your dependants. Follow the calculation until you get a final figure.

Step 1: add together all the grants you may be eligible for.

Grant	Amount	Your figures
Adult Dependants' Grant	£2,695	
Childcare Grant (85% of the actual childcare costs x number of weeks). For example, the maximum for one child is 85% of £175 x 52 weeks = £7,735 (The maximum for two or more children is 85% of £300 a week.)	£7,735	
Parents' Learning Allowance	£1,538	
Total A	£11,968	£

Step 2: add up your dependants' estimated net income for the academic year (usually 1 September to 31 August). Include the income of your husband, wife or partner and any income your children may have, including any maintenance which is paid for them. Some regular payments that you have been making since before the start of your course, or which your partner is now making for you, can be deducted from your partner's net income. This could include mortgage payments or other regular payments. Ask your Student Finance NI office for advice.

Dependant's name	Income
Total B	£

Step 3: Choose the circumstance that applies to you (choose only one).

Circumstance	Amount	Your figures
Two parents, one child	£3,543	
Two parents, two or more children	£4,721	
Lone parent, one child	£4,721	
Lone parent, two or more children	£5,910	
Total C		£

If total C is greater than total B, you should receive the maximum grant or grants you are entitled to. If it is less than total B, go to step 4.

Step 4: Take total C off total B to estimate your contribution.

	Amount
Your dependants' income (total B)	£
Less the limit (total C)	£
Total D	= £

Step 5: Amount of grant or grants you are eligible for.

	Amount
Maximum grant or grants you are entitled to (total A)	£
Less your contribution (total D)	£
Total extra funding you may receive (total E)	= £

If the total E amount in step 5 is a Parents' Learning Allowance of between £1 and £49, then you should receive a grant of £50.

Please note that if there is any income to be taken into account as a result of the income assessment that applies to the general support provided under either the new or old package of student finance (for example, the student Maintenance Loan), we will reduce the extra funding that you may receive.

3 An example of the income of a student who is a parent

The examples below show what your income could be in 2011/2012, under either the new package or old package of student finance, if you are eligible for the Childcare Grant and other grants.

A single parent studying full-time has two young children aged two and six.

The student is currently on Income Support and gets Housing Benefit towards her rent for a housing association flat. While, the student pays a registered childminder £200 a week to look after the two-year-old all day and the six-year-old after school and in the holidays.

If the student comes under the new package of student finance, he/she could get the following.

From the Student Finance NI office

Description	Maximum amount available	Type of funding
Student loan for tuition fees	£3,375	Loan
Student loan for maintenance (outside London)	£4,840	Loan
Special Support Grant (not counted by the Social Security Agency or Housing Executive when working out benefits)	£3,475	Grant
Childcare Grant (not counted by the Social Security Agency or Housing Executive)	£8,840 (£200 x 85% x 52 weeks = £8,840)	Grant
Parents' Learning Allowance (not counted by the Social Security Agency or Housing Executive)	£1,538	Grant
Total loan	£8,215	
Total grant	£13,853	
Total	£22,068	

From HM Revenue & Customs

Description	Maximum amount available	Type of funding
Child Tax Credit	* £5,150	Tax credit

* This figure is for 2010/11 academic year. Figure for 2011/12 academic year was not available at time of publication.

From the college

Description	Maximum amount available	Type of funding
Bursary	Students who receive the full £3,475 Maintenance Grant or Special Support Grant, and are being charged the full £3,375 tuition fee, will receive a bursary of at least £338 from their university or college. However, many universities and colleges are offering more than this. For instance, in 2010/2011, the typical bursary for a student receiving the maximum Maintenance Grant or Special Support Grant, and on a course charging the maximum tuition fee, was £1,000.	Bursary
Support Funds	Decided by the college or university, depends on circumstances.	

The single parent can also claim Housing Benefit and Income Support in July and August, and may be able to get some Housing Benefit during the rest of the year.

4 How to apply

You should apply to your Student Finance NI office for whichever package of student finance you may be entitled to. You can apply on paper (using form PN1 if you are a new student, or form PR1 if you are a continuing student) or online at www.studentfinancenl.co.uk. You can also download form PN1 or PR1 from our website.

If you have said on the PN1 or PR1 form that you want to apply for the Childcare Grant, your Student Finance NI office will send you a separate form '**Application for help with childcare costs**' (CCG1) for you to provide information about your childcare needs and details of your childcare provider. If you do not know your childcare costs, you can estimate the likely costs for your academic year. If your childcare costs vary each week or you do not use childcare every week, you must provide the dates and the different weekly costs on the CCG1 form. Your Student Finance NI office will then base your Childcare Grant on the estimates you have provided. If you do not have a childcare provider yet, you can still send in your application form but you must confirm your provider's details later in your first term when you confirm the payments you have made.

A second Childcare Grant form, '**Confirmation of Childcare Payments**' (CCG2), asks for evidence of payments you have made to your childcare provider and for details of any change of circumstances. Your Student Finance NI office will reduce or increase your next instalment of Childcare Grant, depending on whether your estimated childcare costs on your application form were higher or lower than the actual amounts you paid to your provider. Confirmation of costs will also be sought from your provider.

You will be required to return a completed CCG2 form by each of the following dates.

7 November 2011 - to confirm payments made between 1 September 2011 and 26 October 2011

6 February 2012 - to confirm payments made between 27 October 2011 and 25 January 2012

11 September 2012 - to confirm payments made between 26 January 2012 and 31 August 2012 (24 July 2012 if you are in the final year of your course, or you do not use childcare during the summer break).

Please contact your local Student Finance NI office for clarification on above dates.

If you cannot provide the necessary information by these dates, contact your Student Finance NI office. You will not receive your next instalment of the Childcare Grant if you do not return the form by each of the dates above. If you return your form late, this might delay your next Childcare Grant payment. If you do not return the form at all, you may lose your Childcare Grant and be asked to repay any Childcare Grant that you have already received.

Your Childcare Grant will generally be paid in three separate instalments, with the rest of your student finance at the beginning of each term. If you have to pay childcare costs between the start of your academic year (usually 1 September) and the first day of your first term, your first payment will cover this period. If your 2011/2012 academic year begins in the autumn, the earliest you can start claiming a Childcare Grant is from 1 September 2011. If you have to pay childcare costs for your summer holiday, these will be included in your final term's instalment. The summer holiday is usually up to and including 31 August. If you are in the final year of your course, the Childcare Grant can only be paid until the last day of your final term.

You can also get the forms '**Application for help with childcare costs**' and '**Confirmation of Childcare Payments**' from our website at www.studentfinancenl.co.uk.

5 Benefits and students

The information given here is general. If you think you may be eligible for any of the following benefits, please contact your local Jobs and Benefits Office, Social Security Office, Housing Executive or your university's or college's student advisory service.

Full-time students in higher education are not generally entitled to income-related benefits (those based on your income) unless they fall into one of the groups of people called 'vulnerable groups' or two other groups of full-time students.

The table below shows the relevant vulnerable groups for income-related benefit and which benefits they may be eligible for. The table on page 17 shows the two other situations when full-time students may be eligible for income-related benefits

Vulnerable groups	Housing Benefit (see note 1 on page 17)	Income Support	Jobseeker's Allowance
Lone (single) parents of children under 10 years (see note 2 on page 17)	✓	✓	
Disabled people who qualify for Disability Premium or Severe Disability Premium	✓	✓	
Disabled people who receive Disabled Students' Allowance (a grant paid under the student finance system) because of deafness	✓	✓	
Single persons looking after foster children	✓	✓	
People aged 60 or over	✓	(See note 3 on page 17)	

Other full-time students who may be eligible for income-related benefit	Housing Benefit (see note 1 below)	Income Support	Jobseeker's Allowance
Student couples where one or both have dependent children or are responsible for a young person aged under 20 who is in full-time education below higher-education level	✓	(See note 4 below)	(See note 3 below)
Students 'intercalating' (not returning to their studies yet - see note 5 below) after a period of sickness or caring for someone has come to an end	✓		✓

Note 1 – full-time students in the groups listed above can apply for Housing Benefit, including students living in accommodation owned by the university or college.

Note 2 – from the 25 October 2010, Lone (single) parents of children under 7 years.

Note 3 – people aged 60 or over should be getting Pension Credit instead of Income Support.

Note 4 – one of the couple may claim Jobseeker's Allowance during the summer holiday if they are available for, and looking for, work. Or, one of the couple may claim Income Support during the summer holiday if they are in a group that can claim Income Support.

Note 5 – for the purpose of this section 'intercalating' is when a student has suspended his or her studies (for example, because of sickness or needing to care for someone) but cannot continue the course yet, even though the reason for suspending his or her studies has ended.

If you have a partner who is not a student and they are eligible for any of the income-related benefits, your partner can claim the benefits for both of you. Your income, including your income from certain types of student finance, will be taken into account when your partner's entitlement to any income-related benefit is assessed.

How does the Social Security Agency and Housing Executive work out what I am eligible to?

In most cases, student finance replaces benefits as the main source of financial support for students, whether they decide to take out a student Maintenance Loan or not. To assess your entitlement to benefits, the Social Security Agency and Housing Executive works out your weekly income and compares this with the benefit you would receive each week.

Many students who are eligible for income-related benefits will find their income from student finance is higher than the amount of benefit they would normally receive. This may result in the student receiving reduced benefits or none at all. However, certain types of student finance are not taken into account when working out the amount of benefit a student is entitled to. The table below shows the types of student finance the Social Security Agency and Housing Executive take into account when they are working out a student's entitlement to benefit, and the types of student finance they don't take account of.

Student finance which the Social Security Agency and Housing Executive counts as part of your income	Student finance which the Social Security Agency and Housing Executive does not count as part of your income
<ul style="list-style-type: none"> • Most of any student Maintenance Loan that you are entitled to, even if you choose not to take it out • Maintenance Grant • Adult Dependants' Grant • Payments from the Support Funds that are meant to help with general living costs (though in some circumstances, all or part of the payment may not be counted) • Bursaries that are not for costs relating to your course, or childcare 	<ul style="list-style-type: none"> • Tuition fee grant • Student loan for tuition fees • Special Support Grant • Higher Education Bursary • Childcare Grant • Parents' Learning Allowance • Payments from the Support Funds that are not for general living costs • Bursaries that are for costs relating to your course, or childcare
<p>If you get other types of student finance, speak to your student adviser at college or university to find out whether they are counted as income when your entitlement to benefits is worked out.</p>	

Because the student Maintenance Loan also provides help towards costs related to your course, when working out your weekly income, a fixed amount for spending on books, equipment and travel will not be counted as income. An extra £10 of your weekly income is also not taken into account.

For the 2010/2011 academic year, the fixed amounts not counted as income were £390 towards the cost of books and equipment and £303 for travel costs. From August 2011, your university's or college's student advisory service will be able to tell you the amounts for the 2011/2012 academic year.

Income Support and income-based Jobseeker's Allowance are benefits paid for adults only. The parts previously paid for children are now covered by the tax credits paid by HM Revenue & Customs. You can get more information from the Social Security Agency or HM Revenue & Customs.

How to make a claim

When claiming income-related benefits, you will be asked for evidence of your identity and that of your partner and children if appropriate. You will also be asked to provide other evidence to support your claim (for example, the 'financial notification' letter from the SLC showing the breakdown of your student finance, bank statements and rental agreements).

The exact documents you will need may depend on the benefit you are claiming. The documents you need are usually shown on the relevant claim form. If you are visiting the relevant office to make the claim, it will help if you take the following with you.

- Your **National Insurance number** and that of your partner (if this applies). As well as this, or if you do not have one or have lost it, you will also need other proof of your identity such as:
 - a birth certificate or passport for you and any members of your family who you are claiming for; and
 - a Child Benefit reference number.
- Evidence of your **housing costs**, such as:
 - a mortgage statement;
 - a tenancy agreement; or
 - a rent book.
- Evidence of **income and savings**, such as:
 - the 'financial notification' letter from the SLC showing the breakdown of your student finance;
 - recent bank statements;
 - savings books; or
 - any statement of a bursary or payment from the Support Funds from your university or college.

What happens in the summer holiday?

For income-related benefits, student finance payments are assessed across the three academic quarters (starting on 1 September, 1 January and 1 April) when the Student Loans Company pays instalments of student finance. Your student income is usually averaged out over the complete number of benefit weeks in the period from 1 September to 30 June. (These dates will differ for students who do not start their courses in the autumn.) Students in the groups listed in either of the tables on pages 16 and 17 may receive benefit during July and August for courses that last for more than one year. However, benefits will be reassessed from the first full week of September. (Generally, students in their final year will have their student finance taken into account until the last full benefit week of their final term.)

For many students, their term does not start until late September, and they cannot receive their Maintenance Loan until the start of term. However, students can get help from their university's or college's Support Funds to cover that period, and they should contact the Fund Administrator in the summer term to arrange cover for the beginning of the next year. If a short-term loan is made from the Support Funds specifically to help the student manage until they receive the student Maintenance Loan, this should not be taken into account as income. Students about to start their first year can receive benefits until the first day of the course.

For more information about students and benefits, you can get a booklet called 'School Leavers and Students' from your local Social Security Agency, or look at the Department for Social Development website at www.dsdni.gov.uk.

6 Tax credits

Two tax credits are administered by HM Revenue & Customs. These are Child Tax Credit (to support families with children) and Working Tax Credit (to support low-paid employees and self-employed people).

Child Tax Credit is a form of income-related support. It is paid directly into the bank account of the person in the family who is mainly responsible for looking after the children. A person does not have to be in paid work to receive Child Tax Credit. Students with children are entitled to make a claim. As long as you are 16 or over and responsible for one or more children or a young person under the age of 20 in relevant education or approved training, you may be able to claim Child Tax Credit. You may qualify for a higher rate if you have a child under one or a child with a disability. If you receive Child Tax Credit, this will not affect your entitlement to the Childcare Grant.

Working Tax Credit is paid to working people on a low income, with or without children. It also provides extra support for disabled people in work.

To be eligible for Working Tax Credit, you must:

- be aged 25 or over and usually work 30 hours or more a week;
- be aged 16 or over, have responsibility for a child or young person under 19 in full-time education at a level below NVQ level 4, degree, HND or equivalent and usually work 16 hours or more a week; or
- be aged 16 or over, have a disability which puts you at a disadvantage in getting a job, satisfy HM Revenue & Custom's 'qualifying benefit' test or 'fast track' rules, and usually work 16 hours or more a week.

For Working Tax Credit purposes 'work', means paid work. It does not include the work students do as part of their course of study.

Working Tax Credit can offer help towards registered childcare costs to those with children through a childcare element, paying up to 80% of registered or approved childcare costs. To qualify for the childcare element of the Working Tax Credit, a single parent must work at least 16 hours a week and, for couples, both members must work at least 16 hours a week (or one member of the couple must work at least 16 hours a week and the other must be unable to work because of ill health or disability, or because they are an inpatient in hospital or they are in prison). Even if you meet these conditions, you do not have to claim the childcare element of the Working Tax Credit. Students who do at least 16 hours paid work a week as well as studying have a choice between the Working Tax Credit childcare element and the Childcare Grant. You or your partner cannot receive the Childcare Grant if you receive the childcare element of the Working Tax Credit from HM Revenue & Customs.

Student finance and tax credits

Most elements of student finance should not be counted as income for tax credits. However, the Adult Dependents' Grant will count as income for tax credit purposes.

If you would like to know more about tax credits, you can:

- phone the tax credits helpline on 0845 603 2000 (textphone: 0845 607 6078); or
- visit the website at <http://www.hmrc.gov.uk/individuals/tmataxcredits.shtml>.

7 How to find out more

Useful publications

You may find the following documents useful.

- **Information about higher education student finance**
Get the Student Finance NI guide 'A guide to financial support for higher education students in 2011/2012' (reference ni/FSHE/V11).
- **Information about the conditions for receiving higher education student finance**
Get the Student Finance NI guide 'Student finance - how you are assessed and paid' (reference ni/HYAP/V11).
- **Information about student loans**
Get the Student Finance NI guide 'Student Loans - a guide to the terms and conditions' only available online at www.studentfinanceneni.co.uk
- **Information about help for part-time students**
Get the Student Finance NI guide 'A guide to financial support for part-time students in higher education' (reference ni/FSPT/V11). Available in August 2011.
- **Information about Disabled Students' Allowances**
Get the Student Finance NI guide 'Bridging the Gap: a guide to the Disabled Students' Allowances (DSAs) in higher education' (reference ni/BTGB/V11).

You can get copies of these guides from our website at www.studentfinanceneni.co.uk.

Contact points

The following can answer your questions.

- For questions about student finance, your entitlement to financial help and how to apply, contact your Student Finance NI office or the SLC's Customer Support Office (CSO) on 0845 600 0662 (textphone: 0845 604 4434).
- For detailed questions about your entitlement to financial help contact your Student Finance NI office.
- To apply **on-line or monitor your application**, go to www.studentfinanceneni.co.uk
- For a **paper** copy of the application forms, contact your Student Finance NI office.

The SLC Customer Support Office (CSO)

Students in Northern Ireland can use the SLC Customer Support Office (CSO) to get a range of information about student finance.

The CSO answers general questions about things such as:

- what financial help is available;
- the application process and timetable;
- questions about the online services at www.studentfinanceneni.co.uk.
- progress in assessing your application; and
- paying your student loans.

You can phone the CSO on 0845 600 0662 (textphone: 0845 604 4434) between 8am and 8pm Monday to Friday, and between 9am to 5.30pm on Saturdays and Sundays.

You can also use the online services at www.studentfinanceneni.co.uk to:

- find out how much loan and help towards your fees you are likely to receive using the entitlement 'calculator';
- track the progress of your application;
- update your address and other contact details;
- see copies of letters that have been sent to you;
- check when you are next due to be paid; and
- ask questions.

Student Finance NI Offices

Students living in Northern Ireland can contact their Student Finance NI office. Student Finance NI offices provide detailed advice on your likely entitlement and the result of the assessment of your application.

You should also contact your Student Finance NI office if you need a paper copy of an application form.

Addresses of Student Finance NI offices

Student Finance NI Office	Covering local Government District(s)
Student Finance NI 40 Academy Street BELFAST BT1 2NQ Telephone: 028 90 564000 Email: student.awards@belb.co.uk	Belfast
Student Finance NI County Hall 182 Galgorm Road BALLYMENA Co Antrim BT42 1HN Telephone: 028 25 662280 Email: student.awards@neelb.org.uk	Antrim Ballymena Ballymoney Carrickfergus Coleraine Larne Magherafelt Moyle Newtownabbey
Student Finance NI Grahamsbridge Road Dundonald BELFAST BT16 2HS Telephone: 028 90 566200 Email: student.awards@seelb.org.uk	Ards Castlereagh Down Lisburn North Down
Student Finance NI 3 Charlemont Place The Mall ARMAGH BT61 9AX Telephone: 028 37 512432 Email: student.support@selb.org	Armagh Banbridge Cookstown Craigavon Dungannon Newry and Mourne
Student Finance NI 1 Hospital Road OMAGH Co Tyrone BT79 0AW Telephone: 028 82 411499 Email: student.awards@welbni.org	Fermanagh Limavady Londonderry Omagh Strabane



You can get a copy of this guide from **www.studentfinancenl.co.uk**.

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