

# Extra help - Dependants' Grants

[www.gov.uk/studentfinance](http://www.gov.uk/studentfinance)

sfe

student finance england  
the student finance experts

2016/17





# What is Student Finance England?

Student Finance England is a service provided by the Student Loans Company. We provide financial support on behalf of the UK Government to students from England entering higher education in the UK. We're here to help and can offer you financial support when you need it most – during your studies.

We're experts in student finance and this guide will tell you everything you need to know about applying for extra help if you have a child or adult dependant.



For everything you need to know about student finance, visit SFE's student finance zone on The Student Room at [www.thestudentroom.co.uk/studentfinance](http://www.thestudentroom.co.uk/studentfinance)



Read our interactive quick start guides at [www.sfengland.slc.co.uk/quickstartguides](http://www.sfengland.slc.co.uk/quickstartguides)



And when it's time to apply for student finance, go to [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance)



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# 1-What's this guide about?

This guide is for students who live in England and have children or adult dependants.

If you have children or an adult dependant and you want to study a full-time undergraduate course or an Initial Teacher Training (ITT) course, you may be able to get extra help.

You could get Childcare Grant, Parents' Learning Allowance or Adult Dependants' Grant. These grants are paid in addition to your main student finance and don't normally have to be paid back. This guide explains who can get these grants and how to apply for them.

For information on applying for student finance, new students should read '**Student finance – new full-time students 2016/17**'.

Continuing students should read '**Student finance - continuing full-time students 2016/17**'.

You can download these guides from [www.thestudentroom.co.uk/studentfinance](http://www.thestudentroom.co.uk/studentfinance)

Similar arrangements are available if you live in Wales, Northern Ireland or Scotland. You can find out more about what's available where you live from the following websites:

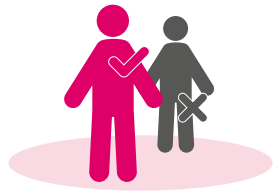
Wales: [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)

Northern Ireland: [www.studentfinancenir.co.uk](http://www.studentfinancenir.co.uk)

Scotland: [www.saas.gov.uk](http://www.saas.gov.uk)

This guide isn't for students eligible to apply for an NHS student bursary or postgraduate social work bursary. Visit [www.nhsbsa.nhs.uk/Students](http://www.nhsbsa.nhs.uk/Students) for more information.





## 2-Do I qualify?



### Childcare Grant

You can apply for Childcare Grant if you're a full-time undergraduate student and at the beginning of the academic year you:

- have at least one dependent child under 15 and in registered or approved childcare; or
- have at least one dependent child under 17, who has special educational needs and is in registered or approved childcare.

You may also be able to get Childcare Grant if you:

- normally live in England and study abroad as part of your UK course; and
- can use childcare provided under a Ministry of Defence accreditation scheme while you're abroad.

If during the academic year, you or your husband, wife or partner receive:

- the childcare element of Working Tax Credit or Universal Credit,
- Tax-Free Childcare from HM Revenue and Customs, or
- Childcare Allowance from the National Health Service

you won't be able to get Childcare Grant at the same time. You can choose Childcare Grant instead, but you'll only get it if you stop receiving support from these sources.

### Types of childcare that qualify

You can only apply for Childcare Grant if your childcare provider is registered or approved by:

- Ofsted
- The Care Quality Commission
- An equivalent inspection body appointed by the Secretary of State to inspect certain independent schools

If your childcare provider is in Wales, Northern Ireland or Scotland, they must be registered or approved by the regulatory body that inspects childcare in the country they're based.

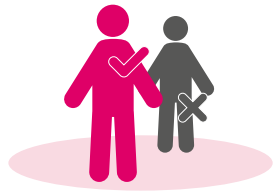
If you're studying overseas as part of your UK course, you might be able to get help with your childcare costs if your childcare provider is registered with the Ministry of Defence accreditation scheme.

You won't be able to get Childcare Grant if your childcare provider is:

- your partner;
- a relative of your child and providing care in your child's home;
- a relative of your child and is:
  - approved under the Approval of Child Care Providers Scheme in Wales, or the Approval of Home Child Care Providers Scheme in Northern Ireland;
  - providing care away from your child's home; and
  - only caring for children he or she is related to.

A relative of your child means a parent, grandparent, aunt, uncle, brother, sister, related by blood or marriage, or a person with a strong relationship to the child (for example, someone acting as a parent to their partner's children).





## 2-Do I qualify?



### Parents' Learning Allowance

You can apply for Parents' Learning Allowance if you're a full-time undergraduate student or a full-time postgraduate ITT student with dependent children. This allowance helps with the extra costs associated with being a parent and a student. You don't need to be paying for childcare to be eligible.



### Adult Dependants' Grant

You can apply for Adult Dependants' Grant if you're a full-time undergraduate student or full-time postgraduate ITT student and have an adult who depends on you financially.

The adult can be a partner or another adult who depends on you financially, but you can't count grown-up children as adult dependants.



### NHS Students

Students who can apply for an NHS bursary aren't able to get Dependants' Grants and should visit [www.nhsbsa.nhs.uk/Students](http://www.nhsbsa.nhs.uk/Students) for more information.

If you have a partner who is also a student and is receiving Childcare Allowance from the NHS, you won't be able to get Childcare Grant as well.





# 3-What can I get?



## Childcare Grant

### What's it for?

It helps 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're in registered or approved childcare.

**For more information about how you apply see page 11.**

### How much can I get?

Depending on your household income, you can apply for up to 85% of your actual childcare costs during term time and holidays. The amount is capped at £155.24 a week for one child or £266.15 a week for two or more children.

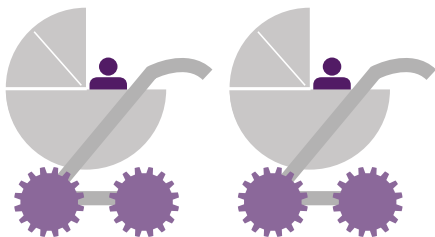
**85%** p/w

1



**= up to £155.24 p/w**

2



**= up to £266.15 p/w**

Your household income is the income of your husband, wife, civil partner or partner (if you have one) and any dependants.

If you can't provide details of your childcare provider on your Childcare Grant application form you can still apply. Your first instalment of Childcare Grant will be capped at £120.02 a week or 85% of your estimate (whichever is less).

### How's it paid?

Usually in three instalments, one at the start of each term, directly into your bank account. The Childcare Grant is usually paid with any other student finance you get. However, if you apply for Childcare Grant after you start your course, you may be paid separately.

### Do I have to pay it back?

No, unless:

- the estimated childcare costs you gave in your application were higher than your actual costs;
- you don't confirm your actual childcare costs when we ask you to or;
- you're overpaid due to a change in your circumstances. So it's important you let us know if your circumstances change.

If your actual childcare costs are less than you estimated, we'll reduce your next instalment of Childcare Grant. If you don't confirm your childcare costs, your next instalment of Childcare Grant will be stopped and you'll have to repay your last instalment.



# 3-What can I get?

## Childcare Grant (continued)

### Anything else?

You must apply for Childcare Grant within nine months of the start of the academic year.

You can't get Childcare Grant if, during the academic year, you or your husband, wife or partner receive:

- the childcare element of Working Tax Credit or Universal Credit,
- Tax-Free Childcare from HM Revenue and Customs, or
- Childcare Allowance from the National Health Service.

You can choose Childcare Grant instead, but you'll only get it if you stop receiving support from these sources.

All three and four year olds, and some two year olds are able to get a free, part-time early-learning place (for 15 hours a week, 38 weeks a year) in a pre-school setting such as a nursery. Childcare Grant won't be paid for any period covered by this free place. However, it can be paid to cover the cost of any extra childcare you use over and above this. You can find out more about free early-learning places by visiting [www.gov.uk/help-with-childcare-costs](http://www.gov.uk/help-with-childcare-costs)

Three times during the academic year we'll ask you to fill in a Childcare Costs Confirmation Form (CCG2). This helps make sure you've been paid the correct amount of Childcare Grant.



## Parents' Learning Allowance

### What's it for?

It helps with course-related costs if you have dependent children.

### How much can I get?

You can get up to £1,573 a year. The amount you can get depends on your household income, which is the income of your husband, wife, civil partner or partner (if you have one) and any dependants.



### How's it paid?

Usually in three instalments, one at the start of each term, directly into your back account. The Parents' Learning Allowance is usually paid with any other student finance you get. However, if you apply after the start of your course, it may be paid separately.

### Do I have to pay it back?

No, unless you're overpaid due to a change in your circumstances. So it's important to let us know early if your circumstances change.

### Anything else?

You must apply for the Parents' Learning Allowance within nine months of the start of the academic year.

You can apply for the Parents' Learning Allowance even if you don't pay for childcare.

You should send your child's original birth certificate and a photocopy of your most recent Tax Credit or Universal Credit award notice or Child Benefit letter.



## 3-What can I get?



### Adult Dependants' Grant

#### What's it for?

It helps if you have an adult who depends on you financially.

#### How much can I get?

The amount you can get depends on your household income, which is the income of your husband, wife, civil partner or partner (if you have one) and any dependants. You can get up to £2,757 a year.



#### How's it paid?

Usually in three instalments, one at the start of each term directly into your back account, along with any other student finance you get. If you apply after the start of your course you may get paid separately.

#### Do I have to pay it back?

No, unless you're overpaid due to a change in your circumstances. So it's important to let us know if your circumstances change.

#### Anything else?

You must apply for the Adult Dependants' Grant within nine months of the start of the academic year.

An adult dependant could be:

- your husband, wife or civil partner;
- a partner you live with, if you're over 25; or
- another adult who depends on you financially (usually a member of your family).

An adult dependant can't be:

- your grown-up child
- a partner or other adult who gets student finance support

HM Revenue & Customs won't count any Childcare Grant or Parents' Learning Allowance when working out what tax credits, and state benefits you can get but they'll take any Adult Dependants' Grant into account.







# 3-What can I get?

## Benefits

Most full-time students aren't able to get income-related benefits or Universal Credit.

However, certain students (including single parents, student couples with dependent children and some disabled students) may be able to get income-related benefits, including Housing Benefit and some parts of Universal Credit. If you want to take a full-time course you should check [www.gov.uk](http://www.gov.uk) or speak to your university or college's student welfare advisor to see how this may affect your benefits or Universal Credit.

The table opposite shows the types of student finance Jobcentre Plus and the local authority's Housing Benefit section count as part of your income.



**✓ YES**

- Most of any Maintenance Loan you can get, even if you choose not to take it
- Maintenance Grant
- Adult Dependants' Grant
- Bursaries that aren't for costs relating to your course or childcare

**✗ NO**

- Tuition Fee Loan
- Tuition Fee Grant
- Special Support Grant
- Higher Education Grant
- Childcare Grant
- Parents' Learning Allowance
- Disabled Students' Allowances
- Bursaries that are for costs relating to your course or childcare

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

If you get other types of student finance, speak to the student advisor at your university or college to find out if they're counted as income when your entitlement to benefits is worked out.



## 3-What can I get?

### Child Tax Credit and child element of Universal Credit

If you have dependent children, you can claim Child Tax Credit or the child element of Universal Credit. Any student loans and grants you get to meet the costs of tuition fees, childcare and other course-related costs aren't taken into account when HMRC works out what Child Tax Credits or child element of Universal Credit you can get. However, the Adult Dependents' Grant will be taken into account. You can get more information from [www.gov.uk](http://www.gov.uk)

### Free school meals

If you're getting the maximum amount of Child Tax Credit or the child element of Universal Credit (and no Working Tax Credit) you're also able to get free school meals for your children.



For more information about getting benefits as a student visit [www.gov.uk](http://www.gov.uk)

The information given in this guide is general. If you think you may be able to get state benefits you can find out more by speaking to your university or college's student welfare advisor or by visiting [www.gov.uk](http://www.gov.uk) 



# 4 - How and when do I apply?

Fill in the main application for student finance and tick the box to tell us you want to apply for Childcare Grant.

The quickest way to do this is online at [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance)

## Childcare Grant



1 Fill in and return a Childcare Grant application form (CCG1)  
You can download a CCG1 from your online account.



2 We'll assess your application and send you a letter telling you how much student finance you're able to get, including any Childcare Grant.

We'll pay any Childcare Grant you're entitled to directly into your bank account, in three instalments, at the same time as any other student finance you get.



3 **Confirming your childcare costs**  
We'll send you a Childcare Costs Confirmation form (CCG2).

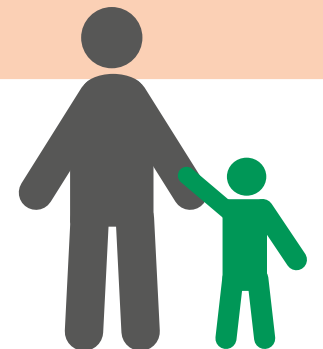
At three points during the academic year, usually eight and 21 weeks after the start of the academic year then near the end of your third term, we'll send you a CCG2 form for you and your childcare provider to fill in. Your childcare provider will need to confirm the actual childcare costs they charged you. If the actual amount is different from the amount you estimated in your initial application, we'll reduce or increase your next instalment of Childcare Grant accordingly. **To avoid having to repay anything it's important to give a realistic estimate of your childcare costs.**

### End of the academic year

If your circumstances change or your childcare estimates were different from your actual childcare costs you may have been overpaid or underpaid. If you've been underpaid, we'll pay you the rest of the money you're entitled to.

However, if you've been overpaid we'll reduce your next academic year's grant entitlement by the amount we've overpaid you if possible or make arrangements with you to repay us the amount you weren't entitled to.

This means it's important to give us realistic childcare cost estimates and let us know if your circumstances change, so you don't owe us any money.








## 4 - How and when do I apply?

Fill in the main application for student finance. The quickest way to do this is online at [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance). The form includes sections for applying for Parents' Learning Allowance and Adult Dependants' Grants.

### Parents' Learning Allowance and Adult Dependants' Grant

-  1 We'll assess you based on the information you've given in your main application. We may ask for more evidence to support your application.
-  2 We'll send you a letter telling you how much student finance you're able to get including any Parents' Learning Allowance and Adult Dependants' Grant.
-  3 We'll pay any Parents' Learning Allowance or Adult Dependants' Grant you're entitled to directly into your bank account, in three instalments, at the same time as any other student finance you get.



### If you started your course before 1 September 2012

#### At the end of the academic year

We may contact you and ask you to send us photocopies of documents to confirm the financial commitments you told us about in your application and your household income for the academic year. We use this information to make sure you've been paid the right amount of Dependants' Grants. It's important you send the documents we ask you for as quickly as possible. Your Dependants' Grants will be removed and you'll be asked to pay back any Childcare Grant, Parents' Learning Allowance and/or Adult Dependants' Grant you've received if we aren't able to confirm the details you gave us in your application.



# 5-Useful information and contacts



## Need help?

We have other useful resources to help you apply including:

- quick guides on **'Disabled Students' Allowances**, **'Dependants' Grants** and **'What, how and when to repay'**; and
- Downloadable guides including **'Student finance - how you're assessed and paid'** and **'Student loans - A guide to terms and conditions'**.

These can be downloaded from

[www.thestudentroom.co.uk/studentfinance](http://www.thestudentroom.co.uk/studentfinance)

- Read our interactive quick start guides at [www.sfengland.slc.co.uk/quickstartguides](http://www.sfengland.slc.co.uk/quickstartguides)
- For a range of helpful tools and guidance, visit our dedicated student finance zone at [www.thestudentroom.co.uk/studentfinance](http://www.thestudentroom.co.uk/studentfinance)



To apply, visit [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance)



## Contacts

### Student Finance England

You can phone us on **0300 100 0607** (textphone: **0300 100 0622**) between 8am and 8pm Monday to Friday, and between 9am and 4pm on Saturday

### Studentparents.org

Helps prepare parents for university life and provides online tools and calculators.

[www.studentparents.org](http://www.studentparents.org)

### Daycare Trust

National childcare charity that provides information for parents, childcare providers, employers, trade unions, local authorities and policy makers.

[www.daycaretrust.org.uk](http://www.daycaretrust.org.uk)

### National Union of Students (NUS)

You can get more information from the NUS website at

[www.nus.org.uk](http://www.nus.org.uk)

### Gov.UK

Government site providing information on local and national childcare.

[www.gov.uk](http://www.gov.uk)

### National Association of Student Money Advisers (NASMA)

NASMA is a charity working to help students by providing advice, information and training. You can get more information by visiting

[www.nasma.org.uk](http://www.nasma.org.uk)