

## Students & Benefits

Benefit	Description	Applicable to	Eligibility
<b>Income Support (IS)</b>	<p>A means-tested benefit for people on a low income who are unemployed or working less than 16 hours per week (due to limited availability or capability)</p> <p>You must not be in receipt of <b>JSA</b> or <b>ESA</b>.</p>	<ul style="list-style-type: none"> <li>Eligible part-time students.</li> <li>Full-time student couples with at least one child (applies during the summer vacation <u>only</u>)</li> <li>Partners of students.</li> <li>The following eligible full-time students: <ul style="list-style-type: none"> <li>➢ Lone parents (including foster parents) with at least one child under 7;</li> <li>➢ Disabled students who qualify for the disability/severe disability premium; <b>or</b></li> <li>➢ Students who qualify for DSA because they are deaf.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>You must be aged between 16 years old and state pension age; <b>and</b></li> <li>You must be unemployed <b>or</b> work less than 16 hours per week; <b>and</b></li> <li>Your income and capital must be below the set threshold; <b>and</b></li> <li>You do not fit into the category of 'available to work'; <b>and</b></li> <li>You must be resident in the UK.</li> </ul>
<b>Housing Benefit (HB)</b>	<p>A means-tested benefit for people on a low income to help pay part or all of your rent. It can be paid directly to your private landlord, local council, housing association or the University. The amount paid will depend upon your income and your rent.</p>	<p>Same as those eligible for <b>IS</b>, with the exception of:</p> <ul style="list-style-type: none"> <li>Student couples with at least one child can apply for the <u>whole year</u>, as opposed to just the summer vacation.</li> </ul>	<ul style="list-style-type: none"> <li>You must be aged between 16 years old and state pension age; <b>and</b></li> <li>Your income and capital must be below the set threshold; <b>and</b></li> <li>You must be resident in the UK.</li> </ul>
<b>Council Tax Benefit (CTB)</b>	<p>A means-tested benefit for people on a low income to help pay Council Tax. This can be claimed on the same form as <b>HB</b>.</p>	<p>Most students are <b>NOT</b> liable to pay Council Tax (you should obtain a 'Council Tax Exemption Form').</p> <p>Any students liable to pay Council Tax that are eligible for <b>HB</b> can also claim <b>CTB</b>.</p>	<ul style="list-style-type: none"> <li>You must be aged between 16 years old and state pension age; <b>and</b></li> <li>Your income and capital must be below the set threshold; <b>and</b></li> <li>You must be resident in the UK.</li> </ul>
<b>Job Seeker's Allowance (JSA)</b>	<p>A benefit for people of working age who are unemployed or working less than 16 hours per week. You must be available and capable to work, and should be actively seeking employment.</p>	<ul style="list-style-type: none"> <li>Eligible part-time students.</li> <li>Certain intercalating students.</li> <li>PhD students who are writing up on a part-time basis.</li> <li>Single full-time students, responsible for at least one child (applies during the summer vacation <u>only</u>, if you are available for work).</li> <li>Full-time student couples with at least one child (applies during the summer vacation <u>only</u>, if you are available for work).</li> </ul>	<ul style="list-style-type: none"> <li>You must be able to demonstrate availability to work; <b>and</b></li> <li>You must be able to demonstrate capability to work; <b>and</b></li> <li>You must be able to demonstrate you are actively seeking work; <b>and</b></li> <li>You must be under pension age; <b>and</b></li> <li>You must be resident in the UK.</li> </ul>

## Students & Benefits

<b>Employment and Support Allowance (ESA)</b>	<p>A benefit for people who have limited capability to work due to illness or disability. You cannot claim if you are on <b>IS</b> or <b>JSA</b>. As well as financial aid, there is a support network to help you return to work if you are able to do so. You will need to complete a 'Work Capability Assessment' in order to qualify for a claim.</p>	<p>Eligible part-time students.</p>	<p>If you are aged between 16 and 20 (or under 25 if you were in education or training at least three months immediately before turning 20), you must:</p> <ul style="list-style-type: none"> <li>➤ have been too ill to work because of an illness or disability for at least 28 weeks (this limitation only applies to contribution-based ESA, but you may still be eligible for income-based ESA);</li> <li>➤ have been too ill to work before you turned 20 (or 25 if you were in education or training at least three months immediately before turning 20)</li> </ul>
<b>Working Tax Credit (WTC)</b>	<p>A means-tested credit based on the number of hours you work and get paid for, either self-employed or as an employee. You should expect paid work to last longer than 4 weeks. Unpaid work does not qualify for tax credits.</p>	<p>All eligible full-time and part-time students.</p>	<ul style="list-style-type: none"> <li>• You must work at least 16 hours a week and have children; <b>or</b></li> <li>• You must work at least 16 hours a week and have a disability; <b>or</b></li> <li>• You must be over 25 and work at least 30 hours per week and have a low income; <b>and</b></li> <li>• You are not subject to any immigration control (if you are in a couple, you can still claim providing your partner is not subject to immigration control); <b>and</b></li> <li>• You must be resident in the UK.</li> </ul>
<b>Child Tax Credit (CTC)</b>	<p>A means-tested credit payable if you are responsible for at least one child or young person who normally lives with you. You qualify for a higher rate if your child/one of your children is under the age of one or has a disability. You do not have to be working to claim CTC.</p>	<p>All eligible full-time and part-time students.</p> <p>If you are in a couple (married, civil partnership or living together as if you were married or in a civil partnership), you will need to make a joint claim and decide who is the main carer responsible for the child(ren) as the credit will be paid to them.</p>	<ul style="list-style-type: none"> <li>• You or your partner is responsible for at least one child (under the age of 16) or young person (aged 16-20 years old in full-time education or approved training) who normally lives with you; <b>and</b></li> <li>• You are not subject to any immigration control (if you are in a couple, you can still claim providing your partner is not subject to immigration control); <b>and</b></li> <li>• You must be resident in the UK.</li> </ul>

## Students & Benefits

<b>Child Benefit (CB)</b>	<p>A tax-free payment payable for each child you are responsible for* regardless of your income or savings.</p> <p>Separate rates apply depending on the number of children you are claiming for.</p> <p><i>*You do not have to be the biological parent of the child in order to claim.</i></p>	<p>All eligible full-time and part-time students.</p>	<ul style="list-style-type: none"> <li>• You are responsible for at least one child who normally lives with you; <b>or</b></li> <li>• Your child does not live with you but you pay towards their upkeep; <b>and</b></li> <li>• What you pay is at least the same as the amount of Child Benefit; <b>and</b></li> <li>• The person your child lives with is not already claiming child benefit on their behalf.</li> </ul>
<b>Disabled Students' Allowances (DSA)</b>	<p>Non-means tested grants available to students who incur extra course costs as a direct result of a disability, ongoing health condition, mental health condition or specific learning difficulty.</p> <p>DSAs are paid on top of the standard student finance package and are non-repayable.</p> <p>The amount you get depends on your needs.</p>	<p>All eligible full-time and part-time students.</p> <p>Undergraduates can apply for DSA at the same time as applying for the main student finance package.</p> <p>Postgraduates can apply separately on a DSA1 form (downloadable from <a href="http://direct.gov.uk">direct.gov.uk</a>)</p>	<ul style="list-style-type: none"> <li>• You must be able to prove that you have a disability, ongoing health condition, mental health condition or specific learning difficulty that affects your ability to study.</li> <li>• Students who in receipt of an NHS Bursary are <b>NOT</b> eligible (equivalent help can be applied for from the NHS Bursary Scheme).</li> <li>• Postgraduates receiving research council funding are <b>NOT</b> eligible.</li> </ul>
<b>Disability Living Allowance (DLA)</b>	<p>A tax-free benefit to help with any extra costs you may incur as a result of your disability. The rate paid is based on your needs and circumstances, rather than the disability itself. The two components which form part of the assessment are your 'care' and 'mobility' needs.</p>	<p>All eligible full-time and part-time students.</p>	<ul style="list-style-type: none"> <li>• You must meet the required residency conditions; (in general, you should be ordinarily resident in the UK and not subject to immigration control);</li> <li>• You must undertake a medical examination;</li> <li>• You must inform the Disability and Carers Service (DCS) if your circumstances change.</li> </ul>
<b>Carer's Allowance (CA)</b>	<p>A benefit for people who look after someone who is disabled.</p> <p>You do not have to be related to, or live with, the person you care for.</p>	<p>All eligible students who undertake less than 21 hours of supervised study.</p>	<ul style="list-style-type: none"> <li>• You are spending at least 35 hours per week caring for a person; <b>and</b></li> <li>• The person you are caring for satisfy certain conditions relating to their requirement for care; <b>and</b></li> <li>• You should be earning less than £100 per week (after certain deductions) in order to be eligible for this benefit.</li> </ul>

## Students & Benefits

Additional help from Student Finance England			
<b>Childcare Grant (CCG)</b>	<p>A grant, paid on top of your student finance package, to help with childcare costs. The amount you receive will depend upon your household income, the cost and number of children you have in childcare. The CCG can cover as much as 85% of your childcare costs during term time and holidays.</p>	<p>Eligible full-time undergraduate students with dependants.</p> <p>If your you or your partner receives the childcare element of <b>WTC</b>, you won't be able to get CCG as well.</p> <p>It is advisable for students to claim for childcare costs from CCG as the childcare element of WTC only covers up to 80% of your costs, as opposed to 85% with CCG.</p> <p><b><i>Apply via Student Finance England.</i></b></p>	<p>You must fulfill the general eligibility criteria for Student Finance Support; <b>and</b></p> <ul style="list-style-type: none"> <li>➤ You must have at least one dependant child under 15 who is in registered or approved childcare (which qualifies for the grant); <b>or</b></li> <li>➤ you have at least one dependant child under 17 who is registered as having special educational needs and is in registered or approved childcare (which qualifies for the grant).</li> </ul>
<b>Parents' Learning Allowance (PLA)</b>	<p>An allowance, paid on top of the student finance package, to help towards course-related costs such as books, materials and travel if you have dependant children. The amount you receive will depend upon your household income.</p>	<p>Eligible full-time undergraduate students with dependants.</p> <p><b><i>Apply via Student Finance England.</i></b></p>	<p>You must fulfill the general eligibility criteria for Student Finance Support.</p>
<b>Adult Dependents' Grant (ADG)</b>	<p>A grant, paid on top of the student finance package, to help towards the costs associated with supporting an adult who is financially dependant on you. This may be your partner or another family member. Your own children do not count as adult dependants.</p>	<p>Eligible full-time undergraduate students with adult dependants.</p> <p><b><i>Apply via Student Finance England.</i></b></p>	<p>You must fulfill the general eligibility criteria for Student Finance Support.</p>