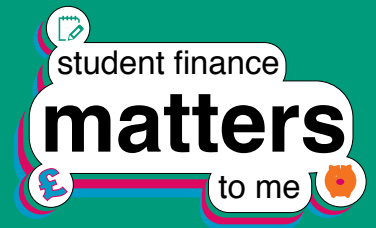


fs06 Help for students with children or adult dependants



If you have children or adult dependants you can get extra financial help while you study. This fact sheet explains what's available. For more detailed information download the guide '**Childcare Grant and other support for full-time student parents in higher education 2012/13**' available from www.direct.gov.uk/sfforms2012.

Childcare Grant

This will help with childcare costs if you have dependent children under 15 at the beginning of the academic year, or under 17 if they have special educational needs, and in registered or approved childcare. For more details on what childcare providers are registered/approved visit www.direct.gov.uk/studentfinance.

You don't have to pay this back, unless you've been overpaid

Depending on your household income, you can apply for 85% of your actual childcare costs during term times and holidays. You can get up to £255 a week depending on the number of children you have. This will usually be paid in three instalments, one at the start of each term, direct to your bank account.

You will not qualify for this grant if you, or your husband, wife or partner receives the childcare part of the Working Tax Credit from HM Revenue & Customs.

You will need to provide **estimated costs** which we will use to work out your Childcare Grant payments until you provide details of the actual payments.

At the end of each term or childcare period you will need to provide **actual costs**. We will reassess your entitlement based on these costs and, if you have been overpaid or underpaid, we will adjust your entitlement accordingly.

Parents' Learning Allowance

This allowance can help with course-related costs if you have dependent children. The amount you receive depends on your household income; that is the income of your husband, wife or partner (if you have one) and that of your dependants. You could get up to £1,508 a year if you qualify.

You don't have to pay this back, unless you've been overpaid

This will usually be paid in three instalments, one at the start of each term, direct to your bank account.

You don't have to pay this back, unless you've been overpaid

Adult Dependants' Grant

The grant should help if you have an adult who depends on you financially.

The amount of Adult Dependants' Grant you can receive depends on you and your dependants' income (including your husband, wife or partner). You can get up to £2,642 a year.

This will usually be paid in three instalments, one at the start of each term, directly to your bank account.

How do I apply?

Step 1 – Fill in the main student finance application online

To apply for Childcare Grant, Parents' Learning Allowance or Adult Dependants' Grant you should fill in the relevant section of the main application. The quickest way to do this is online at www.direct.gov.uk/studentfinance.

Step 2 – Childcare Grant only

We will send you a separate Childcare Grant Application Form (CCG1) for you to provide information about your child's needs, your estimated childcare costs and your childcare provider. You can also download this form at www.direct.gov.uk/sfforms2012

Step 2 – PLA and ADG only

If you have applied for either of these grants on your main application, we will use the information supplied to work out if you are eligible.

Step 3 – We assess your application

We'll assess your application based on the information you have given and send you a letter telling you how much student finance you are entitled to including any CCG, PLA or ADG.

Step 4 – Fill in a Childcare Costs Confirmation Form

At the end of each term or childcare period we'll send you a Childcare Costs Confirmation Form (CCG2) for you and your childcare provider to fill in. This asks your childcare provider to confirm the actual payments you've made to them. If the actual amount is more than you estimated in your application, we'll reduce or increase your next instalment of Childcare Grant.

Step 5 – Finalising your assessment

We will send you an income confirmation form at the end of the academic year. Use this to give us details of your household's **actual** income and outgoings during that academic year. If your actual income was different from the amount you estimated in your application, you may have been underpaid or overpaid.

Top tips



Make sure you tell us about any changes to your household situation, income or financial commitments during the academic year as this may effect your entitlement. You will have to repay any overpayments.

Benefits and Tax credits

Jobcentre Plus will not count Childcare Grant or Parents' Learning Allowance when working out your other benefits or tax credits. Any Adult Dependants' Grant you get will be taken into account. You can get more information from www.direct.gov.uk/benefits-and-students.

If you claim Child Tax Credit, any student loans and grants you get to meet the costs of tuition fees, childcare and other course-related costs are disregarded when HM Revenue and Customs (HMRC) works out your entitlement to Child Tax Credits. Again, any Adult Dependants' Grant you get will be taken into account. You cannot get both the childcare part of Working Tax Credit and a Childcare Grant. For further information visit www.hmrc.gov.uk/taxcredits. Or call the HMRC helpline **0845 300 3900** (textphone **0845 300 3909**).

The Access to Learning Fund

The Access to Learning Fund is available through your university or college. It provides extra financial support for students having financial difficulties or needing extra financial support to stay in higher education. Students with children are a priority for help from the fund. Your university or college will decide if you qualify for support and this will depend on your individual circumstances. For more information, or to apply for this help, contact your university or college student services department.

Free School Meals

If you're receiving the maximum amount of Child Tax Credit (and no Working Tax Credit) you're also entitled free school meals for your children.

Further Information

If you require more information go to www.direct.gov.uk/studentfinance or call us on **0845 300 5090** (textphone: **0845 604 4434**) between 8am and 8pm Monday to Friday, and between 9am and 5:30pm on Saturdays and Sundays.