

APPLY NOW









Childcare Grant and other support for full-time student parents in higher education 2012/13

www.direct.gov.uk/studentfinance

sfe
student finance england
The student finance experts

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Who are Student Finance England?

We're Student Finance England, a partnership between the department for Business, Innovation and Skills and 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 are the student finance experts and this guide will tell you everything you need to know about applying for student finance if you have a child or adult dependant.

Depending on your circumstances, your course and where you study, you may be able to get a range of financial help and support. Most students won't have to pay anything up front. You could get grants and bursaries (which you don't have to pay back) and loans (which you do). There's also extra help for those with special circumstances, for example, if you have children or adult dependants.



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What is this guide about?

This guide provides information 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 financial help.

You could get a Childcare Grant, a Parents' Learning Allowance or an Adult Dependants' Grant. This guide explains what extra help you could get and how you get it.

For information on applying for student finance, new students should read '**A guide to financial support for new full-time students 2012/13**'.

Continuing students should read '**A guide to financial support for higher education - 2012/13 continuing full-time students**'.

These guides are available at www.direct.gov.uk/sfforms2012.

Similar arrangements apply if you live in Scotland, Wales, or Northern Ireland. If you don't live in England, you can find out more information about what's available where you live at one of these websites.

Wales:
www.studentfinancewales.co.uk

Northern Ireland:
www.studentfinancenir.co.uk

Scotland:
www.saas.gov.uk

EU nationals:
www.direct.gov.uk/studentfinance-EU

This guide is not for students who are eligible to apply for an NHS student bursary or Social Work Bursary.

Visit www.nhsbsa.nhs.uk/Students.aspx or phone **0845 358 6655** for more information.



Do I qualify?

Summary

This section gives some information about the rules we use to find out if you're eligible to get a Childcare Grant, Parents' Learning Allowance or Adult Dependants' Grant.

Childcare Grant (CCG)

You can apply for a Childcare Grant if you're a full-time undergraduate student and you:

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

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

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

If you or your husband, wife or partner gets the childcare part of Working Tax Credit, you won't be able to get a Childcare Grant as well.

Types of childcare that qualify

You can apply only for the Childcare Grant if your childcare provider is registered or approved by Ofsted or the Commission for Social Care Inspection.

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 get the Childcare Grant if the childcare provider you use 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 the 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).



Parents' Learning Allowance (PLA)

You can apply for a Parents' Learning Allowance if you're a full-time undergraduate student or a full-time postgraduate ITT student with dependent children. This 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.

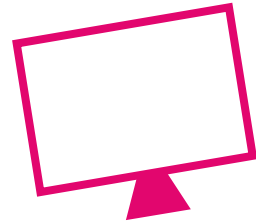
Adult Dependants' Grant (ADG)

You can apply for the Adult Dependants' Grant if you're a full-time undergraduate student or a full-time postgraduate ITT student and you 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.

Top tips



For more information on what types of childcare qualify, see the website at www.direct.gov.uk/studentfinance





What help can I get?

Summary

This section tells you about the different types of help available if you're a full-time student who has children or adult dependants. For details about other student finance you should visit www.direct.gov.uk/studentfinance

Childcare Grant	
What is it for?	To help 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 are in registered or approved childcare.
How much can I get?	Depending on your household income, you can apply for 85% of your actual childcare costs during term time and holidays. You can get £255 a week depending on how many children you have.
How is it paid?	Usually in three instalments, one at the start of each term, direct to your bank account. We will ask you to fill in a Childcare Grant Application Form (CCG1) form to estimate your childcare costs for the year. At the end of each term or childcare period we'll send you a Childcare Costs Confirmation Form (CCG2) 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 or less than you estimated in your application, we'll reduce or increase your next instalment of Childcare Grant.
Do I have to pay it back?	No, unless your estimated costs were higher than your actual costs, or you don't confirm the actual costs when we ask you to. You may also have to pay it back if your household's actual income and outgoings were different from those you gave in your application.
Anything else?	You can't get the Childcare Grant if you or your husband, wife or partner gets the childcare part of the Working Tax Credit from HM Revenue & Customs. All three- and four-year-olds are entitled to 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. The 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.direct.gov.uk/parents .

Top tips



At the end of each childcare period we will ask you to fill in a **Childcare Costs Confirmation Form (CCG2)**. This will help us make sure you have been paid the correct amount of Childcare Grant.



Parents' Learning Allowance

What is it for?	To help with course-related costs if you have dependent children.
How much can I get?	You can get up to £1,508 a year. The amount you can get depends on your income and the income of your husband, wife or partner (if you have one) and any dependants.
How is it paid?	Usually in three instalments, one at the start of each term, direct to your bank account.
Do I have to pay it back?	No, unless you've been overpaid because your household's actual income and outgoings were different from those you gave in your application.
Anything else?	<p>You can apply for Parents' Learning Allowance even if you don't get the Childcare Grant.</p> <p>If you're a single parent you can apply for a Special Support Grant and Parents' Learning Allowance. You should send your child's original birth certificate and your most recent Tax Credit award notice or Child Benefit letter.</p> <p>We will ask you to send a photocopy of documentary evidence to support your income and outgoings. Please do not send originals.</p>





What help can I get?

Adult Dependants' Grant

What is it for?	To help if you have an adult who depends on you financially.
How much can I get?	The amount you can get depends on your income and the income of your dependants (including your husband, wife or partner). You can get up to £2,642 a year.
How is it paid?	Usually in three instalments, one at the start of each term, direct to your bank account.
Do I have to pay it back?	No, unless you've been overpaid because your household's actual income and outgoings were different from those you gave in your application.
Anything else?	<p>An adult dependant could be:</p> <ul style="list-style-type: none">• your husband, wife or civil partner;• a partner you live with as a couple, if you are over 25 (including a partner of the same sex if you began your course in or after September 2005); or• another adult who depends on you financially (usually a member of your family). <p>An adult dependant cannot be:</p> <ul style="list-style-type: none">• a grown-up child; or• a partner or other adult who receives student financial support. <p>We will ask you to send a photocopy of documentary evidence to support your income and outgoings. Please do not send originals.</p>

Top tips



HM Revenue & Customs **won't** count any Childcare Grant or Parents' Learning Allowance you get when working out your entitlement to tax credits and other income-related benefits but they **will** take any Adults Dependants' Grant into account.

Benefits

Most full-time students are not entitled to income-related benefits. However, certain students (including single parents, student couples with dependent children, and some disabled students) may be eligible for income-related benefits, including Housing Benefit. If you want to take a full-time course you should tell your local Jobcentre Plus office and your local authority's Housing Benefit section as this may affect your benefits.

The table on page 9 shows the types of student finance Jobcentre Plus and your local authority's Housing Benefit section would take into account when working out your entitlement to benefits, and the types of student finance they don't take into account.

The Access to Learning Fund

The Access to Learning Fund is available through your university or college. It provides extra financial support for students who are having financial difficulties and may need extra financial support to stay in higher education. Students with children are a priority for help from the fund.

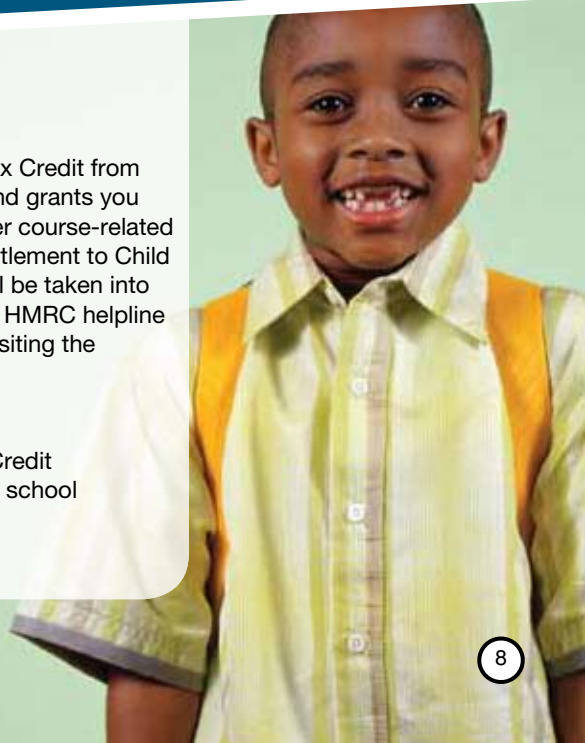
Your university or college will decide if you qualify and, if so, how much you can get. This will depend on your individual circumstances. Payments are usually given as grants which you don't have to repay, although sometimes you may get a short-term loan. For more information, or to apply for this help, contact your university or college student services department.

Child Tax Credit

If you have dependent children, you can claim Child Tax Credit from HM Revenue & Customs (HMRC). Any student loans and grants you get to meet the costs of tuition fees, childcare and other course-related costs are disregarded when HMRC works out your entitlement to Child Tax Credits. However, the Adult Dependents' Grant will be taken into account. You can get more information by phoning the HMRC helpline on **0845 300 3900** (textphone: **0845 300 3909**), or by visiting the website at **www.hmrc.gov.uk/taxcredits**.

Free school meals

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





What help can I get?

What student finance do Jobcentre Plus and your local authority's Housing Benefit section count as part of your income?

YES ✓	NO ✗
<ul style="list-style-type: none">• Most of any Maintenance Loan that you're entitled to, even if you choose not to take it• Maintenance Grant• Adult Dependants' Grant• Payments from the Access to Learning Fund 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• Tuition Fee Loan• Special Support Grant• Higher Education Grant• Childcare Grant• Parents' Learning Allowance• Disabled Students' Allowances• Payments from the Access to Learning Fund that are not for general living costs• Bursaries that are for costs relating to your course or childcare

If you have a partner who is not a student and is eligible for any of the 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 benefit is assessed.

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

For more information about students and benefits, go to the website at www.direct.gov.uk/benefits-and-students

Top tips



The information given here is general. If you think you may be eligible for benefits, contact Jobcentre Plus, your local authority's Housing Benefit section or your university's or college's student advisory service.





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



During the academic year, make sure you tell us as soon as possible about any changes to your household, or its income or outgoings, as this may affect the student finance you are entitled to.



How to find out more

Student Finance England

You can go to www.direct.gov.uk/studentfinance or phone 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.

You can also follow us on Facebook and Twitter to get updates and watch our student finance films on YouTube.



facebook.com/SFEngland



twitter.com/sf_england



youtube.com/studentloanscouk

Check out our Student Finance Zone on The Student Room
www.thestudentroom.co.uk/studentfinance

StudentParents.org

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

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

Directgov

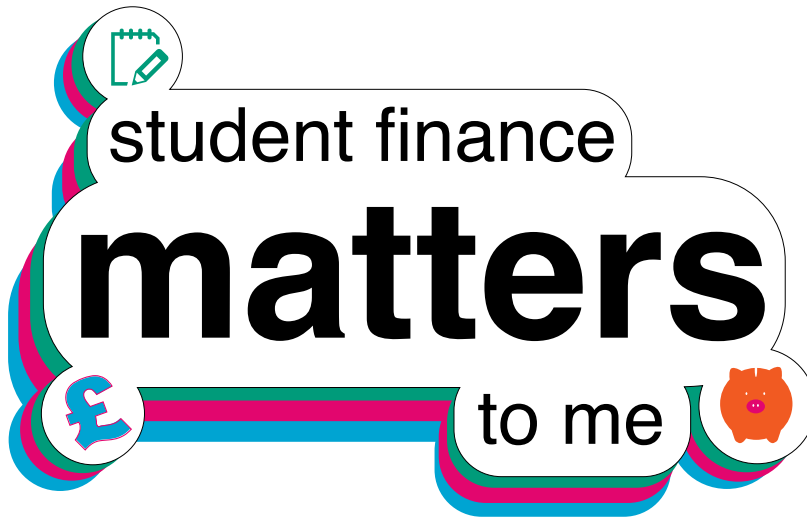
Government site providing information on local and national childcare.

www.direct.gov.uk/parents



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ISBN 978-1-907246-28-9

SFE/CCGB/V12

