

CHILDCARE GRANT AND  
OTHER SUPPORT FOR  
FULL-TIME STUDENT PARENTS  
IN HIGHER EDUCATION

2011/2012



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# Introduction

## What is Student Finance England?

Student Finance England is a partnership between the Department for Business, Innovation and Skills and the Student Loans Company Ltd. It provides financial support, on behalf of the UK Government, to English students entering higher education in the UK.

## What is student finance?

If you're thinking about going into higher education, you're also probably thinking about how you're going to pay for it. Student Finance England offers financial help while you're studying.

Student finance can be grants and bursaries (which don't have to be paid back), or loans (which do).

Different student finance packages are available depending on whether you're studying full-time, part-time, or on a postgraduate course. There's also extra help for those with special circumstances, for example, students who have children or adult dependants.



## What is this guide about?

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.

## Who is this guide for?

This guide provides information for students whose homes are in England and who have children or adult dependants. Similar arrangements apply if you live in Scotland, Wales, or Northern Ireland. If you do not live in England, you can find out more information relevant to where you live at one of these 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)**

EU nationals:

**[www.direct.gov.uk/studentfinance-EU](http://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](http://www.nhsbsa.nhs.uk/Students.aspx)** or phone **0845 358 6655** for more information.

## Contacting us

You can also get more information from **[www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)**, or follow Student Finance England on Facebook and Twitter to get updates.



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**The email address and phone number above can only deal with requests for alternative formats of forms and guides.**



# Do you qualify?

## Summary

This section gives some brief information about the rules we use to find out if you are eligible to receive a Childcare Grant, Parents' Learning Allowance, or Adult Dependants' Grant. For information on eligibility for the main types of student finance, read 'How you are assessed and paid', which is available at [www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance).

## Childcare Grant (CCG)

You can apply for a Childcare Grant if you are 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, 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

Not all types of childcare qualify for a Childcare Grant. The conditions that your childcare provider needs to meet depend on where in the UK you study. To receive a Childcare Grant, the childcare provider must be registered or approved by one of the schemes below.

## Childcare in England

### Childcare registered by Ofsted

Childcare for children aged under eight must be registered by Ofsted, unless that childcare is 'exempt' (doesn't have to be registered). Ofsted has two registers – the Early Years Register and the General Childcare Register.

The Early Years Register is for childcare providers who care for children up to the end of the foundation stage (31 August after the child's fifth birthday).

The General Childcare Register is in two parts – the compulsory part and the voluntary part.

- The compulsory part is for childcare providers who care for children from the end of the foundation stage to age seven.
- The voluntary part is for childcare providers who:
  - care for children over seven; or
  - do not need to be on either register, for example, a nanny caring for a child in the parent's home.

It's important to make sure that the childcare provider you use is on the appropriate Ofsted register. Many childcare providers will be on more than one register so that they can care for children of all ages.

Activity-based care (such as sports, arts, or language clubs), care provided in the child's home, and some crèches, do not have to be registered. If you use this sort of provider and want to get the Childcare Grant, your provider will need to be on the voluntary part of the Childcare Register.

Registered childcare providers must display their Ofsted certificate to show that they are registered. If your childcare provider doesn't have to be registered but has chosen to be registered, you should regularly check their certificate on Ofsted's website to make sure they are still registered. Your local Children's Information Services will confirm if your childcare provider is registered. Registered childcare includes registered childminders, nurseries, playgroups, children's centres, holiday play schemes, sports, arts, or language clubs, and nannies.

### Other qualifying childcare in England

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

- Childcare provided by a school's governing body (or equivalent body) on school premises or on premises that are inspected by Ofsted. But the following rules apply to childcare provided by schools:
  - they must be on the Early Years Register if they look after children under three;
  - if they look after children aged five or over, this must be out of school hours; or
  - if your child's school uses an external childcare provider, they must be on the appropriate Ofsted register.
- Childcare provided in the child's own home by a care worker or nurse from an agency registered with the Care Quality Commission.
- Childcare provided by an approved foster carer. The care must be for a child who is not being fostered by them. (If an approved foster carer wants to provide childcare, they should register with Ofsted as a childminder).



## Childcare in Wales

If your home is normally in England but you are studying in Wales, you can apply for a Childcare Grant if you use childcare provided by any of the following:

- a childminder, nursery or play scheme registered with the Care and Social Services Inspectorate for Wales;
- an out-of-school scheme run by a school or local authority on school premises;
- a care worker or nurse from an agency registered by the Care and Social Services Inspectorate for Wales;
- an approved foster carer, as long as this is not you;
- a carer approved under the Approval of Child Care Providers Wales Scheme;
- the care must be for a child who is not being fostered by the foster carer; or
- the foster care must be registered with the Care and Social Services Inspectorate for Wales if the child is under the age of eight, or approved under the approval of Childcare Providers Scheme, if the care is in the child's home and the child is under the age of 16.

## Childcare in Scotland

If your home is normally in England but you're studying in Scotland, you may be able to get a Childcare Grant if you use childcare provided by any of the following:

- a childminder, nursery, or play scheme registered by the Scottish Commission for the Regulation of Care;
- an out-of-school scheme that is run by a school or local authority, on school premises, and is registered with the Scottish Commission for the Regulation of Care;
- an approved foster carer or a kinship carer, but the childcare must be for a child who is not being fostered by the foster carer;
- the foster carer must be registered with the Scottish Commission for the Regulation of Care as a childminder or a daycare provider; or
- a childcare agency, sitter service or nanny agency that is registered with the Scottish Commission for the Regulation of Care.

## Childcare in Northern Ireland

If your home is normally in England but you're studying in Northern Ireland, you may be able to get a Childcare Grant if you use childcare provided by any of the following:

- a childminder, nursery or play scheme registered by a Health and Social Services Trust;
- an out-of-school scheme that is run by a school or an Education and Library Board, on school premises, or is registered by a Health and Social Services Trust; or
- an approved foster carer, the carer must be registered with the Health and Social Services Trust if the child is under the age of 12, or approved under the approval of Home Childcare Providers Scheme, if the care is in the child's home and the child is under the age of 16.

### **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 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 are a full-time undergraduate student or a full-time postgraduate ITT student with dependent children. This is for the additional cost associated with being a parent. You do not need to be paying for childcare to be eligible.

### **Adult Dependants' Grant (ADG)**

You can apply for the Adult Dependants' Grant if you are 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. This will usually be a member of your family, but you can't count grown-up children as adult dependants.





# What help can you get?

## Summary

This section tells you about the different types of help available to full-time students who have children or adult dependants. For details about other student finance you should see our useful publications, details of these are on page 15.



## 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 <b>actual</b> childcare costs during term times and holidays. You can get up to £148.75 a week for one child or up to £255 a week for more than one child.
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 your estimated costs were higher than your actual costs or you do not provide confirmation of actual costs.
Anything else?	<p>If you can claim income-related benefits, Jobcentre Plus and your local authority's Housing Benefit section will not take account of any Childcare Grant you receive when they are working out the benefit you are entitled to.</p> <p>HM Revenue &amp; Customs will not count any Childcare Grant you receive when working out your entitlement to tax credits.</p> <p>You cannot get the Childcare Grant if you or your husband, wife or partner receives the childcare part of the Working Tax Credit from HM Revenue &amp; Customs.</p> <p>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 can find out more about free early-learning places by visiting <b><a href="http://www.childcarelink.gov.uk">www.childcarelink.gov.uk</a></b>.</p>

## Parents' Learning Allowance

<b>What is it for?</b>	To help with course-related costs if you have dependent children.
<b>How much can I get?</b>	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. You can get up to £1,508 a year.
<b>How is it paid?</b>	Usually in three instalments, one at the start of each term, direct to your bank account.
<b>Do I have to pay it back?</b>	No, unless you have been overpaid.
<b>Anything else?</b>	<p>If you can claim income-related benefits, Jobcentre Plus and your local authority's Housing Benefit section will not take any Parents' Learning Allowance you get into account when they are working out the benefit you are entitled to.</p> <p>HM Revenue &amp; Customs will not count any Parents' Learning Allowance you get when working out your entitlement to tax credits.</p> <p>You can apply for Parents' Learning Allowance even if you don't get the Childcare Grant.</p>



## Adult Dependants' Grant

What is it for?	To help if you have an adult who depends on you financially. (The adult cannot be any of your children.)
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 have been overpaid.
Anything else?	Any Adult Dependants' Grant you get will be taken into account when your entitlement to other income-related benefits and tax credits is worked out.



### **The Access to Learning Fund**

The Access to Learning Fund is available through your university or college. It provides extra help 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 whether you can get this help 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 from HM Revenue & Customs (HMRC)**

If you have dependent children, you can claim Child Tax Credit from 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](http://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.



## 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 below 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 account of.

<b>Student finance which Jobcentre Plus and your local authority's Housing Benefit section counts as part of your income</b>	<b>Student finance which Jobcentre Plus and your local authority's Housing Benefit section does not count as part of your income</b>
<ul style="list-style-type: none"><li>• Most of any Maintenance Loan that you're entitled to, even if you choose not to take it</li><li>• Maintenance Grant</li><li>• Adult Dependents' Grant</li><li>• 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)</li><li>• Bursaries that are not for course or childcare related costs</li></ul>	<ul style="list-style-type: none"><li>• Tuition Fee Grant</li><li>• Tuition Fee Loan</li><li>• Special Support Grant</li><li>• Higher Education Grant</li><li>• Childcare Grant</li><li>• Parents' Learning Allowance</li><li>• Disabled Students' Allowances</li><li>• Payments from the Access to Learning Fund that are not for general living costs</li><li>• Bursaries that are for course or childcare related costs</li></ul>

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 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 adviser 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 **[www.direct.gov.uk/benefits-and-students](http://www.direct.gov.uk/benefits-and-students)**.


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 you apply?

This section contains information on how to apply for any financial support that you may be eligible for.

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- 1**  **Step 1 – Fill in the main student finance application**
- To apply for a Childcare Grant, Parents' Learning Allowance or Adult Dependants' Grant you should fill in the relevant section of the main application form for student finance. The quickest way to do this is online at **[www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)**. If you want to apply for a Childcare Grant we will then send you a separate **Childcare Grant Application Form (CCG1)** for you to provide information about your child's needs, your estimated childcare costs and details of your childcare provider.

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- 2**  **Step 2 – Receive a letter**
- We will assess your application based on the information you have provided and send you a letter telling you how much Childcare Grant you are entitled to. This letter also sets out any other student finance you may be entitled to.

- 
- 3**  **Step 3 – Fill in the CCG2 form**
- At the end of each term or childcare period we will 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 have made to them. If the actual amount is more or less than you estimated in your application, we will reduce or increase your next instalment of Childcare Grant.

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You can download the Childcare Grant Application Form and Childcare Costs Confirmation Form from the website at **[www.direct.gov.uk/sfforms2011](http://www.direct.gov.uk/sfforms2011)**.

You can get versions in large print, in braille and on CD, free of charge, using the contact details on page 3.

# How to find out more

You can go to **[www.direct.gov.uk/studentfinance](http://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.

## Useful publications

You can get a copy of the following guides at **[www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)**.

'A guide to financial support for new full-time higher education students 2011/2012'

'A guide to financial support for higher education students 2011/2012 – existing full-time students'

'Higher Education Student Finance - How you are assessed and paid 2011/2012'

'A guide to financial support for part-time students in higher education 2011/2012'

'Bridging the gap: a guide to the Disabled Students' Allowances (DSAs) in higher education 2011/2012'

'Student loans – a guide to terms and conditions 2011/2012'

## Useful contacts

### 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)**

### Childcare Link

Government site providing information on local and national childcare. **[www.childcarelink.gov.uk](http://www.childcarelink.gov.uk)**





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