

A guide to SFE Funding for Students with Dependents 2023-24



MAKE WAVES

Student Funding Team

Student Hub, The Spark

Tel:

023 8201 5200

Email:

student.funding@solent.ac.uk

Drop-in opening times:

8.30am - 5.00pm Monday to Thursday

8.30am - 4.00pm Friday

Last Updated: August 2023

Review date: August 2024

What can I claim as a student with dependents?

Student Finance England maintenance loan for Scotland, Wales and N Northern Ireland
please contact your relevant funding body

If you are a single parent, you will be entitled to a higher maintenance loan of up to a maximum of £11,374 **elsewhere rate**. Students aged 25 or over with a child and living with a partner will be assessed based on the assessed partner's gross taxable income.

If you have dependants, you may be eligible for additional grants for dependants, which include:

- Adult Dependants' Grant (ADG)
- Parents' Learning Allowance (PLA)
- Childcare Grant (CCG).

Adult Dependents Grant

What is it?

Help for students with an adult dependant **not an adult son/daughter** who is dependent on them financially.

Eligibility

A student's spouse or civil partner or a cohabiting partner (if the student is over 25) or an adult dependant of the student whose net income does not exceed £3,796 in the current academic year.

Maximum award - £3,354

How it is paid

Three instalments at the start of each term, at the same time as your other funding.

Will it reduce welfare benefits?

Yes

Childcare Grant

What is it?

Help for students with dependent children in registered or approved childcare.

Eligibility

Childcare provider needs to be registered/approved (ie childminders, nurseries, playgroups, holiday play schemes, after school club, language clubs and nannies). For children under the age of 15 (or 17 if registered as having special educational needs).

Maximum award

Childcare grant of 85% of the actual cost up to a maximum of £188.90 per week for 1 dependent child and up to £323.85 for two or more dependent children.

How it is paid

Direct to childcare provider via a third-party system.

Will it reduce welfare benefits?

No. You will need to apply to **student finance** for a **childcare grant** as part of your main application for funding or later if childcare costs begin at a later date. Once assessed, you are invited to register with a third-party system and create an account. On a flexible basis **weekly/fortnightly/monthly**, the childcare provider will request payment for actual costs incurred via the third-party system. You will then review and approve childcare costs to release payment

Parents Learning Allowance

What is it?

Help with course-related costs for students with dependent children.

Eligibility

Must have one or more dependent children.

Maximum award

£1,915

How it is paid

Three instalments at the start of each term, at the same time as your other funding.

Will it reduce welfare benefits?

No

How Grants are calculated

Students aged 25 or over with a child and living with a partner will be assessed for grants for dependants based on the assessed partner's gross taxable income. The below table shows how income affects each of the above grants for dependants:

	Parents' Learning Allowance	Adult Dependents' Grant	Childcare Grant (1 child) *	Childcare Grant (2+ children) **
Maximum entitlement	£1,915	£3,354	£9,822 (52 weeks)	£16,840 (52 weeks)
Minimum payable	£50	£0.01	£0.01	£0.01
Lower income threshold for maximum grant	£14,910	£8,746	£9,727	£11,118
Upper income threshold for minimum grant	£18,739.98	£15,453.98	£19,549.79	£27,958.19
Grant reduction amount (loss of grant per £1 of income after deduction of lower threshold)	£0.50	£0.50	£1.00	£1.00

*Weekly maximum amount for one child is £188.90

**Weekly maximum amount for two or more children is £323.85

Students aged under 25 with a child living with a partner

The partner is not considered to be a dependant for the purpose of Adult Dependants' Grant and their income will not be used to assess the grants for dependants. Student finance will work out whether the child is mainly financially dependent upon the student or the partner to determine if any award of PLA/CCG can be made.

Case studies

Example one:

Single parent with one child. Childcare costs £230 per week for 40 weeks.

- Parents' Learning Allowance: £1,915
- Childcare Grant: 85% of £230 subject to maximum weekly amount of £188.90 x 40 = £7,556

Example two:

Couple, student over 25, partner's income of £8,000, two children with childcare costs of £300 per week for 30 weeks.

- Parents' Learning Allowance: £1,915 (income below lower income threshold)
- Adult Dependants Grant: £3,354 (income below lower income threshold)
- Childcare grant: Maximum entitlement 85% of £300 = £255 x 30 = £7,650

Additional funding for healthcare student parents

The parental support is an additional non-means tested grant from the NHS of £2,000 for student parents studying the following healthcare courses:

- Nursing (Adult, Mental Health)

More information can be found at [NHS Learning Support Fund](#). Please note, this additional funding is not available to students doing the Health Professions Foundation programme during the foundation year.

Financial Support Grant

As you may find it difficult to supplement your income with earnings from part-time work, you will be a priority for the **Student Financial Support Fund**. Your whole circumstances will be taken into account and it may be that we are unable to support you further if your finances are relatively secure. We can consider, for example:

- helping you with childcare costs which are not covered by the Childcare Grant/Allowance
- travel costs to and from the University
- any unexpected costs which you might incur relating to your home e.g. if your washing machine breaks down

Please see the following link to apply to the [financial support grant](#)

State Benefits

Universal Credit

- Universal Credit (UC) is a benefit that has replaced:
- Income-based Jobseeker's Allowance
- Income-based Employment and Support Allowance
- Income support
- Housing benefit
- Child Tax Credit
- Working Tax Credit.

You may qualify for Universal Credits if you're responsible for a child or qualifying young person.

If you are making a new claim for benefits or have a relevant change of circumstance, you are likely to have to claim Universal Credits, rather than Income Support/Housing Benefits. Claims are made and maintained online.

Your student funding reduces UC, even if you decide not to take out the Maintenance Loan. During the long summer vacation your entitlement should increase as student funding should not be included during that period.

If you are in receipt of the special support element in your maintenance loan (due to being a lone parent or disabled student), that amount should be disregarded.

If you receive Universal Credit, you may be entitled to help with [NHS charges or free school meals](#). Claiming UC can be complicated so we advise that you contact the Student Funding Team if you would like any further information.

Housing Benefit

If you are already in receipt of Housing Benefits then this may continue once you become a student, however some of your student funding will be taken into account as income. At some point, either due to a relevant change of circumstance or as part of managed migration, you will need to claim Universal Credits and your Housing Benefit will stop.

Child Tax Credit

If you are already in receipt of Child Tax Credit then this may continue once you become a student and your student funding will not be taken into account. Receipt of the maximum child tax credit will give access to free school meals and exemption from NHS charges.

Lone parents who work 16 hours per week or more may also be entitled to Working Tax Credit. At some point, either due to a relevant change of circumstance or as part of managed migration, you will need to claim Universal Credit and your Tax Credit will stop.

Council Tax

If you are a full-time student, you **may** not have to pay Council Tax.

If you and your children live in a house with no other adults, then your house will be exempt as long as your children are below the age of 19 and in full-time non-HE education.

If you have previously been entitled to Council Tax Reduction, as distinct from an exemption, you will need to arrange for this to be cancelled.

If you share with other adults **aged 18 and over** who are not students, then they will be liable for Council Tax on the property. If you are a lone parent living with your children once they reach 18 or 19, then you **may** become liable for the Council Tax as the main tenant or owner.

If there is only one adult in addition to the student, they may be entitled to a reduction of 25% on their bill as students are exempt residents. You will need to give your Local Authority an exemption certificate which you can request from [student hub](#)

If the non-student is the spouse/civil partner of an international student, they may also be exempt from Council Tax. If there is more than one non-student in the household, the full Council Tax will be charged. Your Council Tax exemption ends on the last day of term of the final year.

Please note that the information in this guide is intended for Students applying for finance through the Student Finance England system, if you have applied for funding through the Welsh, Irish, Scottish or EU systems the regulations may differ. We have made every effort to ensure that the information contained in this leaflet is accurate, however, we cannot be held responsible for any omissions or errors.