This guide gives you basic information about which benefits you may be able to claim. If you are enrolling on a course at University for the first time, it is essential that you let the relevant bodies know about your new student status and expect a reassessment of benefits to reflect your student income.

Which welfare benefits are you referring to?
The benefits below are due to be replaced by Universal Credit over the next few months. However, due to delays in the implementation of this, the following may still be available to some students:

- **Income Support (IS).** This is a means-tested benefit to help with living costs for those who do not have to be available for work.
- **Housing Benefit (HB).** This is a means-tested benefit to help with rental costs. It can sometimes be paid to those in Halls of Residence.
- **Council Tax Benefit/Allowance (CTB).** This is a means-tested benefit to help with council tax bills.
- **Job Seeker’s Allowance (JSA).** This is a means-tested benefit to help with living costs but claimed by those expected to actively look for work.
- **Employment and Support Allowance (ESA).** This benefit is paid because someone is incapable of working due to health grounds.

Can all students claim these benefits?
**No.** This varies depending on the benefit, your income, savings and personal circumstances. Your income includes your maintenance loan, even if you have not applied for it. Generally, it is full-time students who lose entitlement. If you are on a part-time course, see overleaf for a summary of your position.

**Who can claim IS? (Usually during summer only)**
- Single parents whose children are under 5. If they are older, see JSA below.
- One of a couple who are both full-time students and have care of a child. However, there can only be a claim during the summer vacation. Child age restrictions apply, as above.

**Who can claim JSA? (Usually during summer only)**
- You are single and responsible for a child aged at least 5. You can only claim during the summer vacation and must be available for work and seeking work.
- Couples who are both full-time students responsible for a child. You can only claim during the summer vacation.
- You are waiting to go back on your course, having taken approved time out because of an illness or a caring responsibility that has come to an end.
- You are part of a couple and your partner is not a student; the partner should claim during the summer vacation and include you in the claim.

Who can claim HB? (Usually throughout course)
- Those receiving IS/Income Based JSA or ESA.
- Single parents with a child under 16 or qualifying young person if under 20 (i.e., those for whom you still receive child benefit).
- Single foster-parents of a child.
- Non-student partners of students.
- Those waiting to go back on their course, having taken approved time out due to illness or caring responsibilities.
- Those with incapacity/limited capability to work for the last 28 weeks. Initially claim ESA to have this limited capability acknowledged and the time-frame can be established (even though they may not pay you). You will need medical evidence to prove the incapacity.
- Couples who are both full-time students and have a dependant child or qualifying young person.
- Disabled students if you either qualify for the disability or severe disability premium, or qualify for disabled student allowances because of deafness.

How does my student income affect the benefits I can claim?
Most of your Maintenance Loan will count as income towards means-tested benefits. This is the case even if you do not apply for it. However, there are some important exceptions, e.g., the child care grant and parent’s learning allowance.

Students, studying in London, who are eligible for means-tested benefits can access a maintenance loan of up to £12,729. The £12,729 is inclusive of the £3,783 special support element. This special support element will not be used as income in your benefit calculation. Rules govern the way that student income affects benefits and the period over which student income is divided. Some key things to look out for when your benefits are assessed are:

- Student Loans (minus disregards of £10 per week and a fixed amount for the cost of books, equipment and travel) divided by 42 wks.
— Adults Dependants Grant divided by 42 wks
— Parent Learning Allowance ignored
— Childcare Grants ignored
— Fee Loans ignored

*Check with SWAT to see whether you should be receiving the Special Element of the Maintenance Loan.

Students need to declare at least two income changes each academic year. The key periods are usually at the start of the academic year when benefit can be stopped or significantly reduced (due to the student income calculation) and at the beginning of the summer vacation when income will be deemed much lower and so entitlement could be activated or increased again. Income from other sources will also affect claims so be prepared for earnings to have an impact.

I have taken out the Postgraduate Loan, can I claim benefits?

30% of the postgraduate loan is taken into account for benefit purposes.

What does this mean in practice?

Students usually lose IS or JSA during term-time (unless they can claim for a mortgage) but can regain it at the end of June if they meet the benefit rules again. With HB, the amounts paid will be lower from September until the end of June, so students must make up the shortfall from their Student Loan, but increase again in July and August. Be prepared, in the following September student funding impacts once again, even though you have not received any money yet!

What if I choose not to apply for funding?

Even if you do not apply for student loans, you must inform those paying benefit that you have become a full-time student. They will recalculate your benefit entitlement and count the loan against you whether you have applied for it or not! This also applies to the postgraduate loan. This is the law and is called ‘notional income’.

I have a mortgage; can I get help with it?

Yes. If you have a mortgage and are in one of the groups that claim Income Support, Income based JSA, Income Related ESA or Pension Credits you may be entitled to help with interest payments. Apply immediately but you may have to wait before any money is paid. For more see: www.gov.uk/support-for-mortgage-interest