

## Benefits and Students

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?

- Disability Living Allowance (DLA) This benefit is paid to those with personal care and mobility needs. You cannot make a new claim for DLA as it is being replaced by Personal Independence Payments (PIP).
- Personal Independence Payment (PIP). — If you are in receipt of DLA and circumstances change you will be invited to apply for PIP. Please get a specialist welfare benefit advice if you think this applies to you.
- Employment Support Allowance (ESA). This is for people making benefit claims on the grounds of ill health resulting in “limited work capability”. There are two types of ESA: – Contribution Based: This is linked to payment of National Insurance contributions, or paid to those whose incapacity started from a young age. It is time limited to 12 months if not in the ‘support group’. – Income Related: paid to those with little or no income.
- Universal Credit (UC) is a means-tested integrated benefit for people under pension credit age who are unemployed or in low paid work. It replaces Income Support (IS), Income-based Jobseekers Allowance (JSA), income related Employment Support Allowance (ESA), Housing Benefit (HB), Child Tax Credit and Working Tax Credit (CTC and WTC). Unlike in the past, where claimants have had to make separate claims for housing costs, under UC it is all combined within one single monthly payment and it will be your responsibility to budget and pay your rent.

For information on related subjects see Welfare Advice Guides: ‘Universal Credits and Student?’ and ‘Tax Credits’

### Will these benefit payments change if I enrol on a part-time course?

No. Generally welfare benefits are unaffected if students enrol on a part-time course of study. We would recommend informing the relevant bodies, in writing, of this change of circumstances. NB: This is not the case if you are attending your full-time course on a part-time basis (because you have not progressed). In this instance you will still be considered a full-time student for benefits purposes. See Welfare Advice Guides: ‘Change of Circumstances’.

### What happens if I am starting a full-time course?

There can be consequences depending on the type of benefit you claim. Full-time students are usually entitled to Student Loans or Grants and these affect income replacement or means-tested benefits such as ESA.

### Can you be more specific about how each benefit is affected?

- DLA/PIP – not affected at all
- ESA: Contribution Based ESA is not affected by your new student income, but there may be queries about your ability to work.
- ESA: Income Related ESA is very restrictive and only full time students receiving DLA/PIP can continue to qualify for this benefit. Furthermore, for undergraduates only, the student loan and grant income will reduce or cancel out the actual ESA payment during the academic year (but not the during summer vacation).

### What happens during the summer vacation?

As student income is usually calculated to cover 42 or 43 weeks of the year, this usually necessitates benefit reassessments or applications over the long vacation. Students need to claim again at the end of June, to cover July and August. Income from other sources will be used in the calculation so be prepared for earnings and Working Tax Credits (not Child Benefit or Child Tax Credits) to impact on your benefit entitlement.

### If I am in receipt of income related ESA, can I keep it if I avoid Student Loans and Grants?

No. Student Loans and Grants are counted as income for benefit calculations, even if you do not apply for them. This is why it is important to keep all the benefit agencies informed of your enrolment and claim your full student entitlement.

### I receive other ‘income-related’ benefits too. How will these be affected when I enrol full-time?

Any benefits which are ‘income-related’ or ‘means-tested’ will be affected when you enrol, even if you choose not to take the support (as described above). The benefits included here are: Universal Credit (see the Universal Credit Welfare Advice Guide); Income Support, Income Based Job Seekers Allowance, Council Tax Benefit Housing Benefit; Pension Credit, Working Tax Credits, (where you receive a dependants grant).

If you are already in receipt of benefits the DWP or Local Authority **MUST** be informed in writing of your new full-time student status. This change of circumstance could reduce or cancel your payments during the academic year. Contact SWAT for more information. Note: Full-time students may be entitled to a council tax exemption instead of the Discount/Benefit.

### What if I become sick or disabled mid-way through my course? Can I qualify for benefits?

Again, rules about entitlement to sickness or disability benefits vary and are complicated, so we are unable to give a full account here. Please contact the Student Welfare Advice Team for more information.

Key things to remember for full-time students are: — Neither student status nor Loans and Grants affect a claim for PIP, DLA and Contribution-Based ESA.

### What if I am finding it difficult to pay my rent because I am too sick to work for extra money?

If you are unable to work you may be able to claim Universal Credit if you are assessed as having “limited capability for work” by the DWP. Please see our Universal Credit Welfare Advice Guide for more detailed information.

### Is there any practical support while I am at University?

Yes. There is the Disability and Dyslexia Support Service dedicated to offering practical advice and support to students. They can also help you determine any eligibility for Disabled Student Allowances (DSAs) from Student Finance England. Contact Disability Support Service 020 8411 2502 or email [disability@mdx.ac.uk](mailto:disability@mdx.ac.uk)

### I am disabled. Do I get extra help?

There are also grants to assist disabled students who have extra needs that arise from attending their course. These allowances are NOT related to household income and cover specific areas. Contact the North London Access Centre, based at the university on 020 8411 5366 or 0792 663 197 or email [adminac@mdx.ac.uk](mailto:adminac@mdx.ac.uk)

### Will DSA affect my benefits?

No. If you receive DSA it will be ignored when assessing/claiming welfare benefits.

### Helpful organisations/Websites

[www.disabilityrightsuk.org](http://www.disabilityrightsuk.org)  
[www.disability-grants.org](http://www.disability-grants.org)  
[www.adviceguide.org.uk](http://www.adviceguide.org.uk)  
[www.gov.uk/disability-benefitshelpline](http://www.gov.uk/disability-benefitshelpline)

For people with disabilities PIP claims:  
Telephone: 0800 917 2222 or Textphone: 0800 917 7777  
Monday to Friday, 8am to 6pm

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

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

### What if I choose not to apply for funding?

Even if you do not apply for student loans, you must inform those paying benefits 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 am an international student; can I claim?

**No.** International students are prohibited from claiming benefits.

### I have interrupted my studies; can I claim?

Only the groups identified on page 1 are able to apply for benefits so even once interrupted, there may be restrictions on rights to claim benefits, regardless of your financial situation. There are exceptions for those interrupting due to sickness or caring responsibilities so please see Welfare Advice Guide: ‘Change of Circumstances’. Those who **permanently withdraw** are able to apply for benefits subject to meeting the rules on eligibility. Other related Welfare Advice Guides include:

- Council Tax
- Tax Credits

Contact the Middlesex University Student Welfare Advice Team on 020 8411 3008 between 11am - 1pm and 2pm - 4pm Mon to Fri or submit an enquiry at <https://unihelp.mdx.ac.uk/enquiry/>

Middlesex University Student Welfare Advice Team have made every effort to ensure that the information contained in this leaflet is accurate.

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