

Childcare Grant and other Money for Student Parents

This guide aims to give you a brief overview of the variety of extra funding available to student parents starting their course in academic year 2023/24 and includes the following:

- Childcare Grant
- Parent Learning Allowance
- Universal Credit/Child Tax Credits
- Living Cost Fund (LCF)

This support is in addition to the loans which are available to all home students. For more details regarding student funding and other issues please refer to our other Welfare Guides which can be accessed at: unihub.mdx.ac.uk/welfare-guides

What is the Childcare Grant and who is eligible?

The Childcare Grant is a means-tested grant available for eligible full-time students with dependent children in formal childcare. It is non-repayable.

What is formal childcare?

This includes registered child minders, day nurseries, after-school clubs and even some half-term holiday play schemes, as long as they are registered by Ofsted or under the Childcare Approval Scheme. Retainer fees charged by a childminder can also be claimed. Students who use friends or family to look after their children who are not registered childminders will not qualify.

Childcare is expensive. Is there an upper limit?

Yes. You can get 85% of childcare costs, up to £188.90 per week for one child or £323.85 for two or more children.

Can you give an example of how this works?

If you have one child and pay £70 for their childcare you would receive 85% of that cost i.e. £59.50. If you have two children whose childcare costs total £320 per week, 85% of that cost, i.e. £272.

Do any restrictions apply?

Yes. You cannot claim the grant for periods of free early-years education as this has already been paid for by the Government. The grant will not be paid if your partner/spouse is receiving the childcare element of Universal Credit, which pays a maximum of £646.35 per month for one child and a maximum of £1108.04 per

month for 2 or more children, so you might want to switch to claiming the Childcare Grant instead.

Is the grant counted if I claim benefit?

Only certain categories of students can claim welfare benefits. If you are one of the students who can claim, the Childcare Grant will not be counted as income. Check with the Student Welfare Advice Team (SWAT) if you are unsure if you can claim.

How do I apply for the Childcare Grant?

To apply for a Childcare Grant follow these steps:

- Apply online as part of your main student finance application.
- Send in evidence. You'll be told what evidence you need to provide when you apply.
- You'll be sent a letter telling you how much Childcare Grant You'll get.
- Create an online account with the Childcare Grant Payment Service (CCGPS). Your grant will be paid into this account.

Request a paper form from Student Finance England if you:

- Have already applied for student finance but didn't apply for a childcare grant at the same time.
- Want to apply for another child

How is it paid?

The Childcare Grant is paid directly to your childcare provider.

What help is available if the person who looks after my child is not registered?

If you use friends, relatives or unregistered childminders, this is classified as informal childcare which is not recognised by the Government for Student Support purposes.

Students in this position should apply to the University Living Cost Fund (LCF) giving details and evidence of their childcare arrangements. Although be aware not all childcare costs will be covered by the LCF, so budget accordingly.

What is the Parent Learning Allowance and who is eligible?

This is a means-tested grant for course-related costs. If you receive the Childcare Grant you will automatically be assessed for this allowance. Alternatively, SFE will look at your household income to determine eligibility.

The maximum you can receive is £1,915. This is assessed at the time you apply to SFE for your Student Loan and fee support.

Do I have to repay any of the grants mentioned above?

No. They are all non-repayable.

What are Universal Credits?

Universal Credit supplement the income of people who have a low income. The amount you receive will depend on your income. More detailed information on how to claim can be found here:

www.gov.uk/universal-credit

What is the Living Cost Fund (LCF)?

The University Living Cost Fund has been set up to support students who need additional help with living costs, especially when there are unforeseen circumstances.

We encourage all eligible students to apply, as the grant is an additional source of funding on top of your student income and is non-repayable. It is a particularly helpful source of funding for parents whose children do not have formal childcare and are therefore unable to claim the Childcare Grant.

I'm a nursing/midwifery student can I get any additional money?

Eligible students studying on per-registration nursing and midwifery courses with children under the age of 15 are eligible for an additional £2000 per year parental support grant.

www.nhsbsa.nhs.uk/nhs-learning-support-fund-lsf/parental-support-formerly-child-dependants-allowance

Am I entitled to claim benefits?

Full time students in Higher Education are only entitled to claim benefits if they fit into one of the 'vulnerable' groups, e.g. lone parents. For many students who are eligible for income-related benefits their income from Student Support may be too high to allow them to receive benefits during the academic year. SWAT can assess if you are receiving the correct amount of benefit. See Welfare Advice Guides: 'Benefits and Students' 'Disability Benefits for Students' and also see 'Universal Credit' Student Welfare Advice Guides.

Note: You cannot opt to keep your benefits rather than apply for the Student Support Package from Student Finance England. The Benefit Agency will count your Student Loan even if you do not receive it!

Is the Parent Learning Allowance/Childcare Grant counted if I claim benefits?

No. The Parent Learning Allowance and Childcare Grant are ignored for benefit purposes. The Maintenance Loan and Adult Dependant Grant will be counted as income.

Any questions?

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://unihub.mdx.ac.uk/support/unihelp> (use the subject Student Welfare Advice in the enquiry) or make an appointment at <https://unihelponline.mdx.ac.uk/#/offlineBookAppointmentService/MzAw//MTY=/>

Middlesex University Student Welfare Advice Team have made every effort to ensure that the information contained in this leaflet is accurate. Middlesex University however, cannot be held responsible for any omissions or errors. This publication can only be a guide and is not intended to replace the complex and diverse legislation covered. Statutes and regulations may change during the year without notice. If in doubt seek independent advice.

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