

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 2018/19 and includes the following:

- Childcare Grant
- Parent Learning Allowance
- Child Tax Credits
- Student Support Fund (SSF)

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 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 £164.70 per week for one child or £282.36 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 Working Tax Credit, which pays the less

generous rate of 70% of childcare costs, 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 CCG?

You need to complete a Childcare Grant Application form (CCG1) to supply your estimated childcare costs. You will also need to provide evidence of the confirmed costs of your childcare on a termly basis. To do this you can download the Childcare Costs Confirmation form (CCG2) each term. You will receive the form for the third term in early September. This is to confirm costs for your third term and the summer vacation period.

If you are in your final year or do not use childcare during the vacation period you should return your form in July 2018. Failure to return your CCG2 on time might mean you lose entitlement to the grant.

How is it paid?

The Childcare Grant is paid in three termly instalments with your maintenance loan and any other allowances.

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 Student Support Fund (SSF) giving proof of their childcare arrangements. Although be aware not all childcare costs will be covered by the SSF, 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 £1,669. 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 Tax Credits?

Tax Credits supplement the income of people who have a low income. People who have dependent children can apply for Child Tax Credit (CTC), and people who are working and receive a low income can apply for Working Tax Credit (WTC). Depending on your circumstances both of the above can be claimed by continuing and new students. The amount you receive will depend on your income. More detailed information on how to claim can be found at the Tax Credits website:

www.hmrc.gov.uk/taxcredits

Note: If your circumstances change your tax credits will be replaced by the new Universal Credit. See Welfare Guide: 2018/19 Universal Credit.

What is the Student Support Fund (SSF)?

Every year the Government gives the University a sum of money for the purpose of supporting 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.

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: 2018/19 'Benefits and Students' and

'Disability Benefits for Students'

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 SWAT. To see an advisor you can contact the Helpdesk, call 020 8411 3008 or email: **welfare@mdx.ac.uk**

Check the other Welfare Advice Guides for other useful information at: **unihub.mdx.ac.uk/welfare-guides**

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