

# Universal Credit

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.

## Can all students claim Universal Credit?

**No.** There are restrictions on which students can claim UC and when you can claim. Also, because it is 'means-tested', your student income will affect how much is paid, so even if you are eligible to claim, you may receive little or nothing at certain times of the year. Generally it is full-time students who lose entitlement so if you are on a part time course see overleaf.

## What about New style Jobseekers Allowance?

If you're unemployed or work less than 16 hours a week you may be able to get New Style Jobseeker's Allowance (JSA). New Style JSA is a fortnightly payment that can be claimed on its own or at the same time as Universal Credit

New Style JSA is a contribution based benefit. Normally, this means you may be able to get it if you've paid and/or been credited with enough National Insurance (NI) contributions in the 2 full tax years before the year you're claiming in. If you qualify, you can get New Style JSA for up to 182 days. After this your work coach will talk to you about your options. If you qualify for both New Style JSA and Universal Credit, any New Style JSA you receive will be taken into account as income for Universal Credit. Your (or your partner's) savings, capital and income are not taken into account when claiming New Style JSA.

## I am disabled, can I claim Universal Credit?

The UC rules mean that disabled students are only eligible if you are in receipt of PIP or DLA **and** you have also been assessed as having a limited capacity to work prior to starting your degree.

For prospective students, who are disabled, it may be beneficial to apply for UC in the summer vacation period before you enrol, as you are not a student during this time.

## Which full-time students in Higher Education can claim Universal Credit?

You can claim Universal Credit as a student if:

- You are responsible for a child;
- You are ill/disabled. You must have limited capability for work (assessed by the DWP) and also get disability living allowance (DLA) or personal independence payment (PIP);
- You are a single foster parent (this includes some single kinship carers);
- You are a member of a couple and you are over the qualifying age for state pension credit and your partner has not reached their state pension age;
- You are under 21 (or are 21 but were under that age when you started your course) on a full-time non-advanced course and are estranged from your parents or living away from them in other specified circumstances;
- You have taken time out because of illness/disability or caring responsibilities and have now recovered or your caring responsibilities have ended, and you are not eligible for a grant or loan; or
- You have a partner who is not a student, or who is a student and one or both of you fit into one of the groups above.

## How will my student income affect my Universal Credit award?

Students eligible for means-tested benefits can access a maintenance loan of up to £14,202. The £14,202 is inclusive of the £4,221 special support element. This special support element will not be used as income in your benefit calculation. If you think this may apply to you, seek advice from the Student Welfare Advice Team.

You will be treated as being in receipt of the student loan if it is available to you, even if you choose not to apply for it – this is called 'notional income'.

In addition there are rules governing the way that student income affects benefits and the period over which student income is divided. Some student income is taken into account (such as your maintenance loan) and some is disregarded (such as childcare grant, parents learning allowance and grants for dependants). Loans from Student Finance England are not taken into account over the summer vacation.

## How is Universal Credit paid?

UC is usually paid monthly, in arrears, in respect of each 'assessment period' (starting on the first day of entitlement and the same day each subsequent month).

It is sometimes possible to request alternative payment arrangements if the monthly payments are causing hardship. Another option can be requesting having payments being made directly to the landlord if necessary.

## I am a part-time student can I claim Universal Credit?

**Yes.** Being on a part-time course does not prohibit you from claiming benefits. However, you must meet the other eligibility rules for UC and your student loan will be taken into account as an income.

## How do I apply?

There are no clerical forms. Applications are made on-line from the following link:

**<https://www.gov.uk/apply-universal-credit>**

When calculating your student income, the DWP will need to know your term dates. You can request a 'non standard' letter from your UniHub account with these details included.

## I am an international student can I claim Universal Credit ?

**No.** International students are usually prohibited from claiming benefits. They are known as Public Funds. However, if there is a temporary difficulty with obtaining expected funds, there may be grounds to apply. Always seek advice first.

## 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 **<http://wgfp-prrw02.mdx.ac.uk:8001/Appointment/WebsiteStudentAppointment.aspx>**

You can access all of our other Welfare Advice Guides at: **[unihub.mdx.ac.uk/welfare-guides](https://unihub.mdx.ac.uk/welfare-guides)**

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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