

## **BENEFITS**

Most students in full-time Higher Education are not eligible to claim benefits for the duration of their course, including summer vacations. The Government intends to continue the principle that funding for students should come from the Education budget rather than the DWP budget. However, some students are still entitled to claim benefits.

This leaflet is a rough guide to students and benefits and covers

- Child Benefit
- Income Support
- JobSeekers Allowance
- Housing Benefit
- Council Tax Benefit
- The Social Fund
- NHS benefits
- Child Tax Credit
- Working Tax Credit
- Disability Living Allowance
- Incapacity Benefit
- Employment and Support Allowance

For a full benefit check, visit the Advice Centre (See Contacts). Appointments can be made with a specialist Money Adviser.

You should also refer to our other leaflets if you are;

- a disabled student or
- a student with children or
- thinking of claiming Jobseekers Allowance.

### **CHILD BENEFIT**

This is available to those with responsibility for a child living with them, regardless of income. The government stopped the higher rate for lone parents in 1998 but those that have claimed it before 6th July 1998 will continue to receive it.

The rates are:	(April 2010)
Eldest/only Child	£20.30
For Each Additional Child	£13.40

### **INCOME SUPPORT**

A benefit for people aged over 16, who are on a low income and not available for work. You can claim this benefit at Jobcentre Plus. Most

students are not eligible to claim Income Support. Income Support is means tested (dependent on your income), so even if you are eligible to claim you may not receive anything. Your Maintenance (living costs) Loan and any Adult Dependents' Grant are taken into account as income, this often means that little, if any benefit is payable during term time, with a higher rate paid during the summer vacation.

**You can claim Income Support if you are a full time student and;**

- you are the lone parent or lone foster parent of an only or youngest child under 10. From 25th October 2010 your youngest child must be under 7 (*if you have an existing claim for Income Support before this date and your youngest child is aged seven or over, or will be seven in the next year, your Income Support may stop but some student parents can continue to receive IS so if this happens seek advice*)NB the government plans to introduce new rules to allow full time students who have a youngest child aged under 16 to claim Income Support in the Summer; or
- you are one of a couple who are both full time students, either one or both of you are responsible for a child, and it is the summer vacation. You must also meet other criteria so not all student couples will be able to claim; or
- you are a refugee learning English or
- you are a student from abroad and temporarily without funds or
- you have an illness or disability and meet certain limited criteria relating to existing benefit claims. In most cases students in this category would need to claim ESA instead (see below); or
- If you are a **part time student** you can claim Income Support as long as you fulfil all the criteria and are not on a full time course. See 'Contacts' for a list of Jobcentre Plus offices.

If your **partner** is not a full time student they may be able to claim Income Support for the household if they fulfil the normal criteria. The income from your Student Loan and Adult Dependents' Grant will be taken into account as income in term time.

**INCOME BASED JOBSEEKERS ALLOWANCE (JSA)**

This benefit is for unemployed people who are seeking work. You claim JSA at JobCentre Plus. JSA can be claimed when you cease to be a full time student. You can claim JSA if you permanently withdraw from your course, abandon it or are dismissed from it.

**You can claim Jobseekers Allowance during the summer vacation if you are a full time student and;**

- you are one of a couple who are both full time students and either one or both of you is responsible for a child and you are available for work; or
- you are lone parent who is responsible for a child and you are available for work NB the government plans to introduce new rules to allow full time students who have a youngest child aged under 16 to claim Income Support in the Summer instead of JSA; or
- on an employment related course approved by your JobCentre Plus Officer; or
- if you are waiting to continue your course having taken **approved time out** due to caring responsibilities or illness that have now ended.
- you are a **part time student** and you fulfil all the criteria. The rules are complicated so seek advice.

If your **partner** is not a full time student they may be able to claim JSA for you both. They must fulfil the normal criteria. The income from your student loan and Adult Dependant Grant will be taken into account as income. See 'Contacts' for a list of JobCentre Plus offices in Sheffield.

## **HOUSING BENEFIT & COUNCIL TAX BENEFIT**

These are benefits for people on a low income to help with rent and Council Tax. You claim these benefits at your City/ District Council. Like other benefits, most students are not eligible to claim Housing Benefit or Council Tax Benefit. Housing Benefit and Council Tax Benefit are means tested benefits (this means that your student loan and Adult Dependant Grant are counted as income) so you may not receive much benefit, if any during term time, with a higher rate paid during the summer holidays.

### **You can claim Housing Benefit and Council Tax Benefit if you are a full time student and;**

- you receive Income Support or income based JSA or income based ESA; or
- you are a lone parent or lone foster parent of a dependant child under 20; or
- one of a couple who are both full time students and either one or both are responsible for a child (you can claim in term time and summer); or
- the partner of a full time student if they fulfil the normal criteria; or
- you qualify for the disability or severe disability premium; or
- you have been incapable of work for 28 weeks; or
- you qualify for a Disabled Student Allowance because you are deaf; or

- you are registered blind; or
- you are waiting to go back on your course having taken approved time out because of an illness or a caring responsibility that has now come to an end; or
- you are a part time student and you fulfil the normal criteria.

If your partner is not a full time student they may be able to claim Housing Benefit and Council Tax Benefit for you both. They must fulfil the normal criteria. The income from your student loan and Adult Dependant Grant will be taken into account as income during term time. See 'Contacts' to claim Housing Benefit and Council Tax Benefits.

## **THE SOCIAL FUND**

DWP Social Fund grants and loans are available for maternity and funeral expenses, periods of cold weather, and for expenses which are hard to meet out of your budget. For most payments you must be receiving a qualifying benefit. Claim at Jobcentre Plus. (See Contacts)

## **HELP WITH NHS CHARGES**

You may be entitled to help with NHS charges if you receive a qualifying benefit, such as Income Support, Income Based Jobseekers Allowance, Pension Credit (guaranteed credit), Child Tax Credit or Working Tax Credit. You may also qualify because you have a low income. See our leaflet on Health for further details. Contact the Health Benefits Division to claim for help with health costs. (See Contacts)

## **CHILD TAX CREDIT**

Child Tax Credit is a system of support for families, with children, who are in or out of work. It provides support for families with children until 1st September following their 16th birthday, or up to 19 if they are in full time, non-advanced education or registered for work or training with the careers service or connexions service. You are not excluded from applying simply because you are a full-time student.

## **WORKING TAX CREDIT**

You can claim Working Tax Credit if you are a full-time student and;

- you or your partner are responsible for a child and you work at least 16 hours per week or
- you have a physical or mental disability that puts you at a disadvantage in getting a job, receive a qualifying benefit and you work at least 16 hours per week or
- you are 25 or over and work at least 30 hours per week or

- you or your partner are at least 50, work 16 hours per week and you qualify to claim (seek advice)

The only student funding that will be taken into account as income for Tax Credits is your Adult Dependant Grant all other student funding should be disregarded in full.

## **DISABILITY LIVING ALLOWANCE (DLA)**

This is a benefit aimed at people who need help looking after themselves or people who find it difficult to walk or get around. You don't need to actually have someone looking after you to qualify. DLA is not means tested so it is paid on top of any earnings, income or (most) benefits you may have. DLA forms are available from the Advice Centre and we can help you apply.

DLA is divided into two parts. **The Care Component** is for help with personal care needs. Your care needs must ultimately stem from your disability but both physical and mental disabilities may help you qualify. It is payable at three rates. **The Mobility Component** is paid to those who need help getting around. It is payable at two rates.

Claim by calling the Benefits Enquiry Line or visiting JobcentrePlus (see Contacts).

## **INCAPACITY BENEFIT**

**NB: this was abolished for new claimants in October 2008**

Incapacity Benefit is a benefit for people unable to work because of illness or disability. You must have paid enough National Insurance Contributions to qualify. Incapacity Benefit is not means tested, so the amount you get does not depend on your income or savings. There is nothing in theory to prevent students from claiming it. However, the Benefit Agency sometimes try and argue that if you are well enough to study then you are fit for work.

It is worth noting that you cannot be treated as capable of work simply because you are studying a full-time or part-time course. However studying a Higher Education course may call your incapacity into question. Contact the Advice Centre for help if this happens.

Claim by calling the Benefits Enquiry Line or visiting JobcentrePlus (see Contacts).

**NB: From October 2008 Employment Support Allowance (ESA) replaced Income Support & Incapacity Benefit for new claims due to incapacity for work (see below).**

## **EMPLOYMENT SUPPORT ALLOWANCE (ESA)**

In October 2008, ESA replaced Incapacity Benefit (IB) and Income Support (IS) claimed on the grounds of incapacity or disability for new claimants. ESA is for people aged 16 to 65 who have limited capability for work.

There are two strands of ESA:-

### **1. Contributory ESA** (Replaces Incapacity Benefit)

- Students aged 19 and over can study full-time and can receive contributory ESA. There are no rules defining the type and hours of education a student do.
- Students under 19 can not qualify for **contributory** ESA if they are on a course of FT education (under 21 hours).
- However, to qualify you must have paid or been credited with enough National Insurance contributions or else have had limited capability for work which began before the age of 20 (25 in some circumstances)
- Any income from student loans/grants is not taken into account.

### **2. Income - Related ESA** (Replaces Income Support)

- Income -related ESA is means tested and is there to provide a safety net for those who do not satisfy the conditions for contributory ESA
- Full time students who do not satisfy the conditions for contributory ESA must be receiving Disability Living Allowance to be eligible to claim Income- Related ESA. Students who do not get DLA cannot claim.

Claim by calling the Benefits Enquiry Line or visiting Jobcentre Plus.

## **FREQUENTLY ASKED QUESTIONS**

**I am a full time student who is eligible to claim benefits. How much of my student funding should be taken into account as income by the benefits agency/council?**

Not all your student income should be taken into account by the benefits agency or your local council when assessing your entitlement to benefits. The following student income should be **disregarded in full**:-

- Tuition Fee Grant
- Tuition Fee Loan

- Special Support Grant
- Parents Learning Allowance
- Childcare Grant
- NHS Childcare Grant
- Disabled Students Allowance

The following student income should be taken into account:-

- Maintenance (living costs) Loan
- Adult Dependants Grant
- Social Work Bursary
- Teacher Training Salary (PGCE students)
- Maintenance Grant
- NHS bursary

Calculating benefit entitlement for students is quite complicated and your benefits agency/local council can make mistakes so you should seek advice if you are unsure if you are eligible to claim or if you want to know how much benefit you will receive while you are a student.

### **I'm coming to the end of my course, when can I claim JSA?**

You can claim it on the Monday after the last day of the course or the last day you are registered as attending and **not** the day after your last exam. Jobcentre Plus may consider you to be a student until June 2010 even though you may have finished your studies earlier than this date.

### **I have suspended my studies - can I claim benefits?**

The DWP say that you are a full time student until such time as you finally finish your course, permanently withdraw from it or are dismissed from it. This means that if you do take time out from your course then you are still classed as a full time student. You are not entitled to benefits unless you fit the criteria of full time students who can claim benefits. Students who have taken time out of their course due to illness or caring commitments, and are now waiting to return to their course can claim JSA if they are available for work. Seek advice.

### **I'm ill - can I claim benefits?**

The rules for students are very complex so you should contact the Advice Centre for specific advice (see contacts.)

### **My placement has finished early. Can I claim benefits?**

If you are unable to find a placement, or if your placement finishes early then you are not eligible to claim benefits (unless you fall into one

of the groups described earlier who can claim benefits). This is because you are still counted as a full time student.

## **CONTACTS**

### **Advice Centre**

The HUBS  
Paternoster Row  
Sheffield  
S1 2QQ  
Tel: 0114 225 4148  
Fax: 0114 225 4943  
Email: [advicecentre@shu.ac.uk](mailto:advicecentre@shu.ac.uk)  
Web: [www.hallamunion.org/advice](http://www.hallamunion.org/advice)

### **NHS Business Services Authority (For HC1 Forms)**

0845 850 1166

### **Housing Benefit and Council Tax Benefit Helpline**

Sheffield City Council, First Point  
Howden House, Union Street  
Sheffield  
0114 273 6777

### **Council Tax Helpline**

0114 273 6633

### **Jobcentre Plus**

Before you visit Jobcentre Plus offices, telephone them to ensure your journey is not wasted and that you are going to the correct office.

#### **Bailey Court**

112 West Street  
S1 3SY

#### **Cavendish Court**

9 Bank Street  
S1 2DR

#### **Woodhouse Area**

Prospect House  
Market Street  
Woodhouse  
S13 7QX

#### **Dinnington Area**

4 Church Lane

#### **Hillsborough Area**

Cavalry and Lancer Court  
Hillsborough Barracks  
639-641 Penistone Road

#### **Eastern Ave**

19 Eastern Avenue  
S2 2FZ

#### **Chapelton Area**

Chambers Court  
1B Station Road  
Chapelton  
S35 2XE  
Tel No: (0114) 293 0020

Dinnington  
S25 2LZ  
Tel No :( 01909) 705900

All Sheffield Jobcentre Plus offices can now be contacted on  
0845 6001267

**To claim Jobseekers Allowance, Income Support, Incapacity  
Benefit and Maternity benefits**

New or Repeat Claims (0800) 0556688  
Existing Claims (0845) 600 1267  
Open 8am -6pm Mon -Fri

Or to make a claim online:-

[www.dwp.gov.uk/eservice](http://www.dwp.gov.uk/eservice)

**Tax Credits Helpline**

0845 300 3900  
0845 300 3909 Textphone

**Benefits for people with disabilities and their carers.**

0800 88 22 00  
0800 24 33 55 Textphone