

Students with Dependents

Studying at university can be difficult at the best of times, but combining this with trying to bring up children can be a real struggle. There are sources of help available for students in this position though, and this leaflet aims to outline the things you should be looking at.

If you are applying for a bursary for an NHS funded course, please contact the Advice Centre as this leaflet is based on DIUS funding.

Student Funding

For the 2009/10 academic year there will be 3 different systems of student funding running alongside each other, these will be:

- Pre 2006/07 students who began university before Variable rate (Top up) fees were introduced.
The funding for these students is through the Local Authority (LA) their tuition fees are capped at £1,225 per year
- Students who started between September 2006 and September 2009. These students are under a different funding system than the pre 06/07 students which is administered by the LA
- New students Post September 2009, these students are on the same funding system but have this administered by a new organisation known as Student Finance England.

FULL TIME FUNDING - Pre 2006/07 students

Fees

The cost of a full time undergraduate course at Sheffield Hallam University for existing students is £1,255 for the academic year 2009/10. You can apply for a grant to cover these fees. The grant is means tested and does not have to be repaid.

Student Loans

The following rates are for full time undergraduate students, living outside their parents' home for the 2009/10 academic year: £4950 (Final Year Student £4391). You may receive an extra £83 per week for any extra weeks of study. You apply for a new loan each year and repay it after you have finished the course and when your income reaches £15,000.

Higher Education Grant

This is paid for the costs of Higher Education, the maximum amount is £1000. Only students who started their course in 2004/5 or later can receive this grant.

FULL TIME FUNDING - For 'NEW' Students and Students who started between September 2006 and September 2009

Fees

The cost of a full time undergraduate course at Sheffield Hallam University for new students is £3,225 for the academic year 2009/10.

Maintenance Grant/Special Support Grant

You can apply for a Maintenance Grant of up to £2,906 to put towards your tuition fees or towards your living costs. Students who are eligible to claim benefits can apply for the same amount but it will be called the Special Support Grant instead of the Maintenance Grant.

University Bursary Schemes

Students who are liable to pay the £3,225 Top Up Fees can apply for additional bursaries from Sheffield Hallam University. These bursaries are paid by the Student Loans Company along with your other LEA funding.

Hallam Grant Bursary of £700 per year for students in receipt of any mean-tested Student Funding (pre 2008 entry) or £1000+ of the Maintenance Grant/Special Support Grant (2008+ entry).

For new students Sept 2009 + entry, you must receive the full amount of the Maintenance Grant/Special support Grant to receive the bursary.

Hallam Access Bursary of £300 per year for students coming to SHU from a partnership school or college. To see if your school or college is one of Sheffield Hallam University's partner schools or colleges visit: <http://www.shu.ac.uk/study/ug/money.html>

Tuition Fee Loan

Students who do not receive the Maintenance Grant/Special Support Grant from their LEA, or receive it but do not want to use it to pay their fees, can take out a Tuition Fee loan to meet their tuition fees up to £3,225.

This is paid directly to your institution so that any other loans, grants, bursaries you are entitled to can be used to cover your living expenses rather than your tuition fees.

Both new and existing students will be eligible to apply for the Tuition Fee loan from September 2006 onwards. Existing students can apply for the Tuition Fee Loan up to £1,225 to meet their fees if they do not receive the Tuition Fee Grant due household income being too high.

The following are additional grants for students with dependants or disabilities and do not have to be repaid. Both new and existing students are eligible to apply for these.

Adult Dependants' Grant

In order to receive this grant, your spouse or partner or another adult dependant must be "wholly or mainly financial dependent" on you. It is worth £2,642 maximum and is means tested on you and your dependant's income. There are age and other rules relating to your marital status, so you should check your eligibility.

NB: If you are under 25 and have a partner but are not married You cannot claim an Adult Dependent Grant for your partner as the law does not view him/her as being dependent on you.

Childcare Grant

The Childcare grant is based on actual costs of registered or accredited childcare for each dependant child under 15 (17 if they have special needs). The grant will pay 85% of childcare costs up to a limit. It is means tested on you and your dependant's income. You cannot claim the Childcare Grant if you receive help with childcare through Working Tax Credit.

Parent Learning Allowance

This grant is paid for course related costs and is £50 minimum, up to a maximum of £1,508. It is means tested on you and your dependant's income. It does not have to be repaid.

Disabled Student Allowance

This is for full time undergraduate and certain part time and postgraduate courses for extra costs involved in studying. See the 'Students with Disabilities' leaflet for more information. It does not have to be repaid.

PART TIME STUDENTS

Part time students may be able to claim a grant for fees and a £260 grant for books, travel and course costs through their Local Education Authority. You must be studying at least 50% of a full time course to be eligible. The amount of tuition fee grant will depend on how intensive your course is. For example if you study at a rate equivalent to 75% of a full time course you could qualify for a higher fee grant than a student studying at a rate equivalent to 50% of a full time course.

There is no additional grant for dependants but depending on your circumstances, you may be eligible to apply for the Access to Learning Fund (see next section).

Part Time Course Fee Funding

How intensive your course is	Maximum Fee Grant	Maximum Course Grant	Total Support
Equivalent to 50% to 59% of the full time course	£805	£260	£1065
Equivalent to 60% to 74% of the full time course	£970	£260	£1230
Equivalent to 75% or more of a full time course	£1210	£260	£1470

Funding from the Student Finance Centre at Sheffield Hallam University

Access to Learning Funds

The Access to Learning Fund is a means tested scheme funded by the Government but operated at Sheffield Hallam University by the Student Finance Centre. Your assessed income is measured against your assessed outgoings, which may be capped. There are two types of awards -

- standard assessments - to meet the general costs of being a student; and
- non standard awards - to meet exceptional costs such as emergency situations.

The means-testing involved means that you or your partner's earnings do not have to be that high to mean that you do not qualify for a payment.

If you are a postgraduate student you must have evidence you can pay your fees, and that you have income for the year to support yourself. Full time undergraduates must have taken out the maximum Student Loan first.

Funding from Benefits

The rules regarding students and benefits are particularly complicated and we would advise all students who are parents to come to the Advice Centre for a benefit check.

Child Tax Credit

Child Tax Credit is a single system of support for families, with children, who are in or out of work. It is paid directly to the main carer of the

children. Only the Adult Dependants' Grant is taken into account as income. It provides support for 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. If you receive Child Tax Credit but not Working Tax Credit and your annual income is £15'575 or less, your children are entitled to free school meals.

Working Tax Credit

If you or your partner work more than 16 hours per week and have a child, you may be entitled to Working Tax Credit to 'top up' your wages. Only the Adult Dependants' Grant is taken into account as income. The Working Tax Credit is paid to workers in low income households. There will be additional amounts paid for workers with disabilities and those who work more than 30 hours per week. You may also qualify for help with childcare costs through Working Tax Credit, but if you do, you cannot get a Childcare Grant from the LEA.

All student income apart from the Adult Dependants Grant is disregarded in full for Tax Credit purposes.

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 weekly rates are	April 2009
Eldest Child	£20.00
For Each Additional Child	£13.20

Income Support and Income Based Jobseekers Allowance (JSA)

Most students are not eligible to claim Income Support or JSA, but lone parents, students in a couple with a child and partners of students (who are not studying themselves) can still claim.

Your Student Loan and Adult Dependants' Grant are taken into account as income during term time as they are means tested benefits. This often means that little, if any benefit is payable during term time, with a higher rate paid during the summer vacation. As the calculations are all dependent on your individual circumstances, it is probably best to come into the Advice Centre for a full benefit check. (See Contacts)

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

- you are the lone parent or lone foster parent of a child under 12 (10 in October 2009) 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 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, or a lone parent and you are available for work.

You can claim Jobseekers Allowance if you are a full time student waiting to continue your course having taken approved time out due to

- caring responsibilities or illness that have now ended

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

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 or
- you may be entitled to Jobseekers Allowance - seek advice.

Housing Benefit

This is a benefit that gives assistance with rent. Most students are not eligible to claim Housing Benefit. However there are certain categories of full time students who can:

- lone parents and lone foster parents (including those with children over 16, but still living at home and in full time education)
- couples who are both full time students and either one or both are responsible for a child
- partners of full time students if they fulfil criteria
- those receiving Income Support or JSA who are waiting to go back on their course having taken approved time out because of an illness or a caring responsibility that has now come to an end.

If you are a part time student, you should be able to claim Housing Benefit as long as you meet the criteria.

Housing Benefit is a means tested benefit (your Student Loan and Adult Dependents' Grant are counted as income) so you will probably have reduced benefit during term time, with a higher rate paid during the summer holidays.

From the 2nd November 2009, an award of Child benefit will no longer be included as income for the purposes of Housing Benefit.

If your partner is not a full time student they may be able to claim Housing Benefit for you both. They must fulfil the normal criteria. The income from your Student Loan and Adult Dependents' Grant will be taken into account as family income in term time.

Example:

Jane is a lone parent with a child aged 8. She rents a Housing Association property at £55:00 per week. During term time her Housing Benefit is reduced by about £10.00 per week and she receives no Income Support as her Student Loan is taken into account as income. In Summer, she receives full Income Support and Housing Benefit as the Student Loan is ignored. She get Child Tax Credits all year long.

Council Tax benefit

Although Full Time students are not liable for council tax, if there is a non-student in the household, then there may be a Council Tax liability. If they are the only person in the property liable then they will be able to apply for a 'single person' discount of 25% discount. They also may be able to claim Council Tax benefit.

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. You must be receiving a qualifying benefit. Claim at the Jobcentre Plus.

NHS Charges

You are automatically exempt from NHS charges if you or a member of your family receives Income Support or income based Jobseekers Allowance, or Pension Credit. If you or your partner are receiving;

- Child Tax Credit; or
- Child Tax Credit and Working Tax Credit; or
- Working Tax Credit including a disability element; and

- your gross income for tax credits is below £15'276 p.a., you will be sent an exemption certificate.

You may not be automatically exempt from paying NHS charges. You should apply on form HC1 for help with paying costs such as prescriptions and dental charges.

Other Help for Students with Children

Childcare

There are places for 74 children at Collegiate Crescent Nursery. They will take children between 6 months to 5 years and can provide full or sessional day care. The nursery can also provide information on out of school clubs and holiday schemes in Sheffield.

If you cannot get a place for your child, then the Children's Information Service can provide a list of local crèches and nurseries. (See Contacts) You could also try contacting Childcare Link via the website www.childcarelink.gov.uk.

Education

If you are having problems with your course due to family commitments contact your tutor as soon as possible. You may need to submit an EC1 form to explain any problems. Most Courses are very helpful, but if this isn't the case, you could also contact, your Course Rep or the Academic Affairs Executive at the Students Union (See Contacts).

Student & Learning Services run general study skill courses that may be useful if you have been out of study for some time. (See Contacts)

Accommodation

The University has a very limited amount of accommodation for students with children. Contact the Housing and Accommodation Office for details. Most of the private properties listed at the Housing and Accommodation Office tend to be for single students, but it is always worth looking. (See Contacts.)

Housing Aid has lists of private landlords, Council properties and Housing Associations, which may be more suitable. (See Contacts.) Otherwise try The Star or Sheffield Telegraph newspapers or look in Post Offices, small shops etc. Contact your nearest Housing Office (see the phone book) for a list of Council properties and Housing Association properties in the area you want to live in.

Contacts

Hallam Union

Hallam Union Academic Affairs Executive

Tel: 0114 225 4532

Sheffield Hallam University

SHU Careers Advice

Room 525
Level 5, Owen Building
City Campus
Tel: 0114 225 3813

SHU Educational Guidance

City Campus - 5th Floor Owen Building Tel: 0114 225 3813
Collegiate Crescent Campus - Heart of the Campus Tel: 0114 225 2491

Student Finance Centre

Second Floor Surrey Building
Sheffield Hallam University
Sheffield S1 1WB

Telephone: 0114 225 2184

SHU Nursery

23 Broomgrove Road
Tel: 0114 225 2263
Tel: 0114 225 2513

SHU Accommodation Services

38/40 Howard Street
Tel: 0114 225 4503/4504/4505

Other

Sheffield Information Link (Formerly Children's Information Service)

11 Leopold Street
Tel: 0114 275 6699
website: www.sheffinfolink.org.uk/

SCOOP AID (Support for lone parents)

Arbourthorne Lodge
Guildford Avenue
Sheffield
S2 2PL
Tel: 0114 253 7670

Housing Aid

3rd Floor, Howden House
Union Street
Tel: 0114 273 5450

Tax Credit Helplines

Tel: 0845 300 3900
0845 300 3909 Textphone

NHS Business Services Authority (For HC1 Forms)

Tel: 0845 610 1112

Student Loan Company

Tel: 0845 026 2019

Student Finance England

Tel: 0845 300 5090

Professional and Career Development Loan Helpline

Tel: 0800 58 55 05