

Factsheet

For single parents in England and Wales **September 2017**

Freephone

0808 802 0925

Gingerbread Single Parent Helpline

Money for further education students

This factsheet tells you about the main types of financial help for single parents who are in further education. The figures for the different types of financial help listed are for the year 2017/18. We have tried to indicate where financial help for further education will affect the amount of benefits and tax credits you receive.

Details of all the organisations mentioned in this factsheet are listed on page six. For information tailored to your circumstances call our helpline on 0808 802 0925. Calls are free.

Universal credit is a new benefit system that is replacing many of the current benefits and tax credits. Some families with children who are claiming benefits for the first time in selected jobcentres may claim universal credit. For more information on universal credit and how it may affect your family you can [visit the Gingerbread website](#).

Note: If you have recently come to Great Britain, have limited right to be here, or are from the European Union, you should get advice before applying for student finance or claiming benefits. See page six for organisations that can help.

What is further education?

Further education is usually for those aged over 16. It includes literacy, numeracy or basic computer courses, GCSEs, GNVQs, NVQs (up to and including level three), A-levels and some access courses. It covers courses taken at a school sixth form, further education or community colleges.

Examples of some further education qualifications are shown on the right.

This is not a complete list. For information about other courses you can study, use the [National Careers Service careers search tool](#).

Courses above level three, such as certificates in higher education and undergraduate and postgraduate degrees are referred to as higher education. For more information, see our factsheet on [money for higher education students](#).

If you're unsure whether your chosen course is considered further or higher education, ask your course provider.

Levels	Qualification examples
Level 1	<ul style="list-style-type: none">■ GCSEs (grades D-G)■ Award, Certificate, Diploma (City & Guilds, CACHE, OCR, BTEC/Edexcel/Pearson)■ English for Speakers of Other Languages (ESOL)■ NVQ Level 1■ First certificate
Level 2	<ul style="list-style-type: none">■ GCSEs (grades A*-C)■ O-levels (grades A-C)■ Award, Certificate, Diploma (City & Guilds, CACHE, OCR, BTEC/Edexcel/Pearson)■ English for Speakers of Other Languages (ESOL)■ NVQ Level 2■ National Certificate/Diploma■ Intermediate Apprenticeship
Level 3	<ul style="list-style-type: none">■ A-levels (grades A-E)■ AS-levels■ Award, Certificate, Diploma (City & Guilds, CACHE, OCR, BTEC/Edexcel/Pearson)■ Tech levels■ TechBacc■ Access to Higher Education Diploma■ NVQ Level 3■ Advanced Apprenticeship■ National Certificate/Diploma■ International Baccalaureate

Will I have to pay course fees?

In most cases you won't have to pay fees for GCSE English and Maths courses, regardless of age.

If you're aged 16 to 18

You do not have to pay fees if you're under 19 on the 31 August before you enrol on the course.

If you're aged 19 to 23

You may be exempt from paying course fees if:

- You don't already have a complete level two qualification and you want to study a course at level one or two, or
- You don't already have a complete level three qualification and you want to study a course at level three.

If you're 24+

If you're over 24 and unemployed you will be fully-funded for a level two qualification if you receive one of the following benefits:

- jobseeker's allowance
- universal credit as a jobseeker
- universal credit with 'limited capability for work'
- employment and support allowance in the work-related activity group

If you receive one of these benefits and want to study at level three you will be loan-funded (see below)

If you're 24+ and employed, you will receive some funding for a level two qualification and an advanced learner loan for any qualification higher than this (see below).

Loan-funded courses: Advanced Learner Loan

Some course fees are loan-funded by an 'Advanced Learner Loan' which you will have to repay at a later date. This means that courses will not be free to those in receipt of the Advanced Learner Loan. Your course will be loan-funded if you are:

- 19 or over on the first day of your course
- You are studying a level 3 qualification
- You are at an approved college or training provider in England. Speak with your college or training provider to check that your course is eligible.

For information on how to apply for the Advanced loan, visit the [Gov.uk website](http://www.gov.uk).

When is the loan repaid?

The loan does not have to be repaid until you're earning over £21,000 a year. The amount you need to repay is 9% of what you earn over £21,000.

Example

If you earn £23,000 a year, your repayment would be 9% of £2,000 (the amount you earn over £21,000). This works out at £180 per year, or £15 per month.

The loan repayment is taken directly from your wage in the same way as tax and national insurance.

Special rules for Access courses

If you're in receipt of an Advanced Learner Loan and complete an Access course, you will have the learner loan written off if you go on to complete a higher education qualification (usually a degree).

Are you claiming other benefits?

If you're not entitled to have your fees paid for any of the reasons above, but you're claiming other benefits, such as income support or universal credit or tax credits, you may get some help with the cost of the fees.

Colleges have a voluntary scheme to help students with fees if they are claiming certain benefits. Not all colleges volunteer for this scheme so you should contact the place where you'd like to study to check what support they offer.

Financial help while you are studying

If you're aged 16 to 19

16-19 Bursary (England only)

Students in England aged 16-19 can apply for a bursary. Guaranteed bursaries of £1,200 a year are available for students who are:

- In care
- Care leavers
- Claiming income support (or universal credit as a jobseeker or a non-working parent of a child under five) for themselves
- Receive Disability Living Allowance (DLA) in their own name and either Employment and Support Allowance (ESA) or Universal Credit
- Receive Personal Independence Payment (PIP) in their own name and either ESA or Universal Credit

Receiving the 16-19 bursary will not affect the amount of benefits or tax credits you receive, or the amount your parents receive if they are claiming benefits for you.

If this does not apply to you, then schools, colleges and training providers can use their discretion to award additional bursaries to those they think face the biggest financial barriers to staying in education.

For example, bursaries can be awarded for the cost of transport, food or equipment.

Education maintenance allowance (EMA) (Wales only)

Welsh students in full-time education aged 16 to 18 may be paid £30 a week during term time.

The allowance is means-tested, so whether you get it or not depends on your household income.

Receiving EMA will not affect the amount of benefits or tax credits you receive, or the amount your parents receive if they are claiming benefits for you.

Care to learn for childcare costs (England only)

If you're under the age of 20, you can claim 'care to learn' for help with the costs of childcare while you are studying. The childcare you use must be registered with Ofsted. It cannot be provided by a friend or family member, unless they are a registered childcare professional and they do not live with you. It can also help with any extra travelling costs you have because of taking your child or children to childcare.

The maximum amount you can claim for each child is £160 a week, or £175 if you live in London. It does not matter how many hours you study each week or how long the course is. Receiving these payments will not usually affect the amount of benefits or tax credits you receive.

To apply, contact the Learner Support Helpline – see page six.

If you work you may also be able to claim the childcare element of working tax credit for any additional childcare not covered by care to learn. You cannot claim help with childcare costs through working tax credit if these are already being paid for by the care to learn scheme.

If you're aged 19 or over

Welsh government learning grant for further education

You must normally live in Wales and your household income must be £18,370 or less to qualify. You can study full-time or part-time, as long as your course is at least 275 hours a year.

The grant is means-tested, so the amount you get depends on your household income and circumstances. The maximum you can receive is £1,500 a year for full-time students or £750 a year for part-time students. Receiving a learning grant will not affect the amount of benefits or tax credits you receive.

Discretionary learner support funds (England) and financial contingency funds (Wales)

These funds are to help with course and living costs, including childcare. Your college decides whether you qualify and how much you will receive.

The decision is based on your income and circumstances but single parents on a low income may be treated as in priority need for these funds. Contact your college for more information.

If you have received approval for an Advanced Learner Loan you can also apply to your college to get money from the Loan Bursary Fund. The fund can help pay for:

- Accommodation and travel
- Course materials and equipment
- Childcare
- Classroom assistance for a disability or learning difficulty.

Other sources of help

Help from Jobcentre Plus

If you're not working, or working less than 16 hours a week, and want to undertake a further education course, contact an adviser at your local Jobcentre Plus office. If your adviser agrees that the course you want to do would help you to prepare for employment, you might get help with the costs (including childcare) from the flexible support fund.

Professional and career development loans

If you're 18 or over and cannot get funding from anywhere else, you may apply for a professional and career development loan for the costs of a job-related course or training.

This is a government-sponsored bank loan, which you will have to repay when you have finished your course. The government pays the interest while you're studying.

If the loan is for course costs, it will not affect the amount of benefits and tax credits you receive. If the loan is for living expenses it is treated as income and can reduce means-tested benefits and tax credits.

To apply contact the National Careers Service on 0800 100 900.

Funding from charities and trusts

Some charities and trusts offer small grants to people who wish to return to study. They can be specific awards for books and course equipment, or they could be for general living expenses. Awards are discretionary and depend on your circumstances and the amount of money the charity or trust has available.

Contact [Turn2us](#), for a list of grants and charities that may be able to help – see page six.

Any payments you receive regularly from charities and trusts that are for day-to-day living costs may affect the amount of means-tested benefits you receive. If they are one-off or irregular payments, they will be treated as capital (savings).

Can I claim benefits while studying?

In most cases, you can study in further education and continue to receive most benefits, as long as you continue to satisfy all the conditions of entitlement.

Income support

Single parents can claim income support if their youngest child is under the age of five. Once your youngest child is five you will need to claim jobseeker's allowance if you're fit for work.

If you're ill or have a disability or health condition, you may be able to claim employment and support allowance instead.

If you're a full-time carer, you may be able to remain on income support. Contact our helpline for more information. If you qualify for income support you can continue to get it whilst studying.

Jobseeker's allowance

You cannot get jobseeker's allowance during term-time if you're in full-time education.

If your course is partly or fully paid for by certain government funds and you have more than 16 guided learning hours a week (eg lectures or workshops), you are treated as in full-time education. This does not include time you spend studying on your own. Check your learning agreement with your education provider if you're not sure.

If your course is not partly or fully paid for by certain government funds, you will usually be treated as in full-time education if your college or education provider defines the course as full-time.

If you're in full-time education, you can claim jobseeker's allowance during the summer holidays if you're available for work and looking for work.

If you take a part-time course, you may still be able to claim jobseeker's allowance. You must continue to look for work and be available for work. You will only be treated as available for work by jobcentre plus if:

- You're able to arrange the hours of your course so that it does not affect the hours you have agreed you're available for work, or
- You're willing and able to give up your course if a suitable job becomes available.

If you're not available for work or looking for work, your jobseeker's allowance could be stopped. For more information, see our factsheet on [sanctions](#).

When you claim jobseeker's allowance as a student, you may be given a questionnaire to complete that will ask you questions about your availability for work. Each application is decided individually, so even if other people on your course are receiving jobseeker's allowance, it doesn't automatically mean that you will also receive it. Jobcentre Plus will consider factors such as what you're doing to find work, if your course will improve your chance of finding work and whether you gave up work to do the course.

There are particular rules that apply to single parents claiming jobseeker's allowance to take account of their caring responsibilities. In some circumstances, you may be able to limit your availability for work to a minimum of 16 hours a week. See our factsheets on [claiming jobseeker's allowance](#) and [special rules for single parents](#) for more information.

Carer's allowance

You're not entitled to carer's allowance if you're in full-time education of 21 hours a week or more. This includes individual study for coursework as well as attending classes.

Employment and support allowance

There are two types of employment and support allowance – contributory and income-related. Each has different rules for receiving the benefit while studying. If you're entitled to contributory employment and support allowance, this is not usually affected if you become a student. It may be affected if you're aged 16-19. Contact our helpline for more information

Normally, you can only claim income-related employment and support allowance while studying full-time if you also receive disability living allowance or personal independence payment.

If you receive income-related employment and support allowance but not the personal independence payment or disability living allowance you may be able to study part-time, but not full-time.

Get advice before starting your course. See page six for a list of useful organisations.

Tax credits

You can continue to claim child tax credit whilst studying. If you claim income support, income-related employment and support allowance or jobseeker's allowance, you should get the maximum amount of child tax credit.

If you study and also work 16 hours a week or more you may be entitled to working tax credit. This can include an amount to help with childcare costs, which can cover the time you spend studying as well as the time you're at work. You can claim working tax credit for any childcare that is not being paid by care to learn, as long as you do not claim for the same childcare twice.

Universal credit

Universal credit is a new benefit system that will replace many of the current benefits and tax credits. Some single parents can claim universal credit in selected jobcentres. You can [check here](#) to see if you live in a Universal Credit area, and whether this new benefit applies to you.

For more information on Universal Credit and how it may affect your family you can visit our [Universal Credit webpage](#). The rules about universal credit for single parents who are studying are different from other benefits. Call the Gingerbread Single Parent Helpline for advice if you are claiming universal credit.

Council tax exemption

Full-time students do not usually have to pay council tax. Whether you're exempt will depend on the number of hours a week you attend your course, your age and the level of the course:

- For students aged 18 or 19 in further education, the course must be for at least 12 hours a week and last for at least three months
- For students aged 20 and above, the course must be for at least 21 hours a week and the course must last for at least one academic year.

Council tax reduction

If you're a part-time student and claiming benefits or on a low income you can apply to your local authority's council tax reduction scheme. The scheme allows residents on low incomes to pay a smaller proportion of their council tax bill. The reduction varies from area to area so you will need to contact your local council to get the correct figure.

Housing benefit

If you rent your home and have a low income or are receiving benefits you can claim housing benefit while you study. To apply for housing benefit you will need to contact your local council.

Useful organisations

Disability Rights UK

0800 328 5050 (Disabled Students Helpline)

www.disabilityrightsuk.org

Runs the former Skill helpline providing information and advice for disabled students.

Family Action

0207 254 6251

www.family-action.org.uk

Runs a small educational grants programme for further education students.

Gov.uk website

www.gov.uk/further-education-courses/financial-help

For information on student support available for further education students in England.

Learn direct

0800 101 901

www.learndirect.co.uk

For information and advice about courses and funding.

Learner Support Helpline

0800 121 8989

For information about care to learn for childcare costs if you're under 20. Also provides information about other grants and bursaries.

Citizens Advice

England: 03444 111 444

Wales: 03444 77 20 20

www.citizensadvice.org.uk

Information and advice on a wide range of issues including benefits and tax credits.

National Careers Service

0800 100 900

<https://nationalcareersservice.direct.gov.uk/Pages/Home.aspx>

Provides information, advice and guidance to help you make decisions on learning, training and work.

National Union of Students (NUS)

0845 521 0262 (England)

02920 435 390 (Wales)

www.nus.org.uk

Offers information on a range of issues such as money, housing and health.

Student Finance Wales

0300 200 4050

www.studentfinancewales.co.uk

For information about the education maintenance allowance and the Welsh Assembly learning grant.

Turn2us

0808 802 2000

www.turn2us.org.uk

Search for charitable funds, through the website or by calling the helpline.

UKCISA

(UK Council for International Student Affairs)

020 7788 9214

www.ukcisa.org.uk

Independent advice for students from overseas on a range of issues, including fees and student support.

Further help and information

Gingerbread Single Parent Helpline

Freephone 0808 802 0925

www.gingerbread.org.uk

Provides free, confidential advice for single parents. No matter the challenge – around your finances, contact arrangements or help you could receive – our trained advisers are here with tailored advice that works for you.

One Parent Families Scotland Lone Parent Helpline

0808 801 0323

www.opfs.org.uk

Run by our partner organisation, One Parent Families Scotland, the Lone Parent Helpline provides free, confidential advice and information for single parents in Scotland.

More from Gingerbread

The following related Gingerbread factsheets for single parents are also available:

- > [Money for higher education](#)
- > [Claiming jobseeker's allowance](#)
- > [Claiming income support](#)

Download them from our [website](#) or call 0207 428 5420 to request them.

Become a Gingerbread member

Join a community of thousands of single parents in England and Wales who benefit from the mutual support, free advice and information provided by Gingerbread. You can also meet other single parents at one of our local support groups.

Visit our [website](#), call 020 7428 5424 or email membership@gingerbread.org.uk

Gingerbread
Single parents, equal families

Gingerbread, the charity for single parent families, is registered in England and Wales as a company limited by guarantee, no. 402748, and a registered charity, no. 230750. The Gingerbread Single Parent Helpline is supported by the Department for Education, HMRC, The Big Lottery and other funders and is accredited by the Helplines Partnership.

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