

## Factsheet

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

Freephone

**0808 802 0925**

Gingerbread Single Parent Helpline

## Money for higher education students

This factsheet covers the main types of financial support available to single parents who are starting higher education from September 2018. If your course started before September 2017 or if you need more advice, call our helpline on 0808 802 0925. Calls are free.

**Note:** If you have recently come to the United Kingdom, 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 nine for organisations that can help.

### What is higher education?

Higher education is usually considered to be courses above level three. It includes foundation, undergraduate and postgraduate degrees, National Health Service courses, Higher National Diplomas, teacher training and other professional courses. Courses usually take place at a university or adult education college.

If your course is at level three or below, such as A levels, GCSEs or NVQs, it is considered to be further education. If you are unsure whether the course you intend to study is considered further or higher education, contact your course provider.

For more information, see our factsheet [Money for further education](#)

### What is student finance?

This is the name given to grants and loans available to help towards your living costs and other expenses while you are in higher education.

### Does income affect student finance?

As a single parent you are classed as an independent student. This means that your parents' income isn't taken into consideration when working out your student finance.

This applies even if you live with your parents.

Most of your income is ignored when calculating your entitlement to student finance. Income from work isn't taken into account and most single parents will qualify for the highest levels of support, unless you have other sources of income.

### How to apply for student finance

Most students apply to Student Finance England or Wales. If you're taking a course in health care or social work, you may also need to apply elsewhere – see page five.

You can apply online. To make sure you get your money in time for the start of the course, you should apply several months before your course starts. You don't need to wait until your place is confirmed. For new students, the deadline for the application is the May before your course starts. You can make a late application, but it will probably mean your payments will be delayed.

Your application should be processed within six weeks. Most types of student finance are paid in three instalments, at the beginning of each term.

## **Differences in funding for English and Welsh students**

Some funding for students will be different depending on whether you come from England or Wales. An English student is someone who normally lives in England but is studying anywhere in the UK. A Welsh student is someone who normally lives in Wales but is studying anywhere in the UK.

This factsheet will state whether the funding is for English or Welsh students or both.

## **Do I have to repay the student finance I get?**

Some types of student finance are grants and bursaries, which don't have to be repaid. However, the main types of student finance are loans, which are repayable.

If you're a full-time student and started your course in September 2012 or later, you will start repaying your loan once you have finished the course and are earning over £21,000 a year.

Part-time students start repaying their loan once they are earning over £21,000 a year, starting from the April four years after the start of your course or the April after you leave your course, whichever comes first.

## **What can I apply for?**

### **Full-time students**

#### **Student loan for fees (England and Wales)**

You aren't expected to pay any of your fees upfront if you qualify for a tuition fee loan. The loan is paid directly to the university or college. In England the maximum loan is for £9,250.

Welsh students can get a tuition fee loan of up to £4,046. If the fees are higher than this you can get a fee grant of up to £4,954 to cover the shortfall, which doesn't have to be repaid.

#### **Maximum loan for living costs (England)**

If you are a single parent and have a child under the age of 20 in full-time education or training, you will be entitled to a maintenance loan and an additional special support loan to help pay for living costs. The maximum loan is slightly lower for the final year of your course.

**Note:** If you are a single parent with a child under 20 who is not in full-time education, the amount you will receive may be different. Please contact Student Finance England (page nine) for more information.

#### **Maintenance loan (England)**

The maximum amount of maintenance loan available to eligible single parents for 2017/18 is:

- £6043 a year for students studying outside of London
- £8432 for students studying in London.

#### **Special support element (England)**

Single parents and other groups of people (including disabled people and carers) can qualify for an additional special support element. This is added to your overall student loan. It should be marked separately from your maintenance loan so you can see how much you are receiving. This special support element is not classed as income for means-tested benefits. You will start paying this additional amount back along with the rest of your student loan once you are earning over £21,000.

For students starting in the 2017/18 academic year the special support element of the student loan is up to £3,566.

#### **Maintenance loan for living costs (Wales)**

The maximum amount of maintenance loan available for students in 2017/18:

- £6,922 a year for students studying outside of London
- £9,697 a year for students studying in London.

#### **Special support grant (Wales)**

Single parents and other groups of people (including disabled people and carers) can qualify for a special support grant which doesn't have to be repaid. This is in place of the Welsh Assembly Learning Grant, which is sometimes available to other students. Receiving this grant does not affect the amount of your student loan for maintenance.

Students starting in the 2017/18 academic year can get up to £5,161.

<b>Summary: undergraduate student finance 2017/18</b>		
<b>Type of support</b>	<b>Maximum amounts available</b>	<b>Affects benefit?</b>
<b>England</b>		
<b>Student loan</b>	£9,250	Depends on type of benefit
<b>Maintenance loan</b>	Studying in London - £6043 Studying elsewhere - £8432	Yes
<b>Special support element</b>	£3,566	No
<b>Parents' learning allowance</b>	£1,617	No
<b>Wales</b>		
<b>Student loan</b>	£4,046 for study in Wales £4,296 for study in England, Northern Ireland, or Scotland Plus a possible fee grant of £4,954	Depends on type of benefit
<b>Maintenance loan</b>	Studying in London - £9,697 Studying elsewhere - £6,922	Yes
<b>Special support grant</b>	£5,161	No
<b>Parents' learning allowance</b>	£1,557	No

\*Also other potential funding such as Childcare grant, Adult dependants' grant, Disabled students' allowances and other bursaries and grants. See below.

**Additional funding (England and Wales)**

**Childcare grant**

This helps towards the costs of childcare for children aged up to 15 (or 17 if the child has special educational needs). The childcare must be Ofsted registered or approved. It can cover childcare costs for the holidays as well as term-time. You do not have to repay this money as it is a grant.

You can get help with up to 85% of your costs. The maximum amounts are:

	<b>One child</b>	<b>Two or more children</b>
<b>England</b>	£159.59	£273.60
<b>Wales</b>	£161.50	£274.55

**Parents' learning allowance**

You qualify for this if you study full-time and have a dependent child. It is up to £1,617 in England and £1,557 a year in Wales. It does not affect your benefits or tax credits. You do not have to repay this grant.

**Adult dependants' grant**

If an adult is financially dependent on you, for example an elderly or disabled relative, you may be eligible for the adult dependants' grant. The maximum available is £2,834 a year in England and £2,732 in Wales. You do not have to repay this grant.

**Additional bursaries and grants**

Your university may offer additional bursaries and grants depending on your income and other circumstances. The money does not have to be repaid. Most universities have a hardship or financial contingency fund to help students in times of financial difficulty. You might be able to apply for funding to cover any extra childcare costs, one-off emergency costs or exceptional costs. Contact the student support department of the university and they'll be able to advise you.

**Disabled students' allowances**

These help with any extra costs of studying due to disability. In addition to the amounts listed, disabled students can apply for any extra travel costs. Any other income you have does not affect the amount you get. These allowances do not have to be repaid.

Part-time students can apply as long as you are taking the equivalent of at least 25% of the full-time course. To find out the rates for eligible part-time students, please contact Student Finance England or Student Finance Wales (see page nine) for more information.

Allowance	Full-time
One-off payment specialist equipment (for whole course)	up to £5,358 (England) £5,332 (Wales)
Non-medical personal helper's allowance (a year)	up to £21,305 (England) £21,181 (Wales)
Other disability-related expenses (a year) (maximum)	up to £1,790 (England) £1,785 (Wales)

**Example: Student finance for a single parent**

Soraya has one child, aged three. She will be starting a full-time degree course in September 2017 at Manchester University.

The course fees are £9,250 a year. She expects her childcare costs to be about £170 a week.

Her income from part-time work will be about £3,000 in the 2017/18 academic year. She will receive the maximum amount of student finance.

**Student loan for tuition fees**

(paid directly to university or college)      **£9,250**

**Student finance amount received for academic year 2017/18**

(paid to Soraya directly in termly instalments)

Student loan for maintenance	£6,043
Student loan: special support element	£3,566
Parents' learning allowance	£1,617
Childcare grant:	
£159.59 per week x 52 weeks	£8,298
(85% of costs paid)	
<b>Total</b>	<b>£19,524</b>

Soraya can apply to her university's own hardship fund if she needs further help. She may also be eligible for benefits such as housing benefit and child tax credit, especially during the university holidays.

**Part-time students (England)**

If you are studying part-time you can apply for a loan of up to £6,935 to pay for your tuition fees. There is no help available for living costs so you may also be able to claim means-tested benefits - see page six. Student finance for part-time students is available for a maximum of eight years. See [here](#) for more information on loans for part-time study starting September 2017.

Part-time students can also apply to their university or college hardship fund. Part-time students with a disability can also access disabled students' allowances.

**Part-time students (Wales)**

**Tuition fee loan**

If you're a new part-time student starting your course on or after 1 September 2016, you could get a tuition fee loan of up to £2,625 depending on the intensity of your course. You can apply for a tuition fee loan of up to £6,935 if you're studying elsewhere in the UK.

**Course grant**

You can apply for a grant of up to £1,321 per year for course costs such as books and equipment. This is based on your household income and how many hours you spend studying for your course. Contact Student Finance Wales for more information. Part-time students in Wales can also apply for the parents' learning allowance, childcare grant, adult dependants' grant and disabled students' allowance, which will be awarded as a reduced amount depending on the proportion of a full-time course you are studying.

Part-time students can also apply to their university financial contingency fund. Part-time students with a disability can also access disabled students' allowances.

**Post-graduate students (England and Wales)**

If you're a new postgraduate student starting a masters course on or after 1 August 2017, you could get a student loan up to a maximum value of £10,280. Loans will be available for taught and research masters courses if your study lasts no longer than two years (full-time), or four years (part-time).

Visit the [Prospects funding postgraduate study webpage](#) to find out if your postgraduate course will be eligible for a masters loan. You can also find information about other possible sources of postgraduate funding on the [Prospects website](#).

For PhD students, new loans of up to £25,000 are being introduced for the 2018/19 academic year. More information is available on the [Prospects website](#).

For PhD students studying before these loans are available, there are number of other possible sources of funding. Information on these is also on the [Prospects website](#).

## **Financial help if you are training to be a health professional**

From 1 August 2017 onward new nursing, midwifery, and most allied health students will no longer receive NHS bursaries. Instead, they will have access to the same student loans system as other students. You can visit the [NHS Business Services Authority website](#) to see if you should apply for a student loan or for a bursary.

NHS Bursaries are still available if you are studying to be a doctor, dentist, dental hygienist or dental therapist.

Funding is made up of bursaries from the NHS which you don't have to pay back and a student loan from Student Finance. If you have previously studied in higher education, you may still be eligible for a bursary and reduced rate loan; ask at the college where you hope to study. Reduced rates of bursary are available for part-time NHS funded courses. If you receive an NHS bursary, your tuition fees are paid in full.

### **NHS bursary**

Students who are eligible for a NHS bursary can apply for a £1,000 non-means-tested grant. In addition, students receive a means-tested bursary depending on the length of their course per year. For more details on how much you may be entitled to, read the Gov.uk website [here](#).

You can estimate what you could be entitled to by using the online [NHS bursary calculator](#).

Visit the [Gov.uk](#) website to make your bursary application.

**Note:** the exact amount of NHS Bursary that is payable can only be worked out when you make your application and have been formally assessed.

### **Dependants' allowance**

If an adult or child is financially dependent on you, you may qualify for a means-tested non-repayable allowance. You can apply for this when you make your NHS bursary application.

### **Parents' learning allowance**

All students studying full-time and with a dependent child can apply for this from the NHS. You must apply for dependants' allowance first and if you have a dependent child, you're automatically assessed for Parent Learning Allowance.

You can claim up to £1,204 of allowance for each academic year, dependent on your household income.

### **Childcare Allowance**

You can apply to the NHS for childcare allowance. You must apply for dependants' allowance first. For more details see the [Gov.uk website](#).

### **Funding for disabled students**

You can apply for funding as a disabled student. See the information on page three.

### **Additional support (England and Wales)**

Health care students can also apply for a reduced student loan for living costs from Student Finance. Please contact Student Finance England (page nine) for more information.

## **Financial help if you are training to be a social worker**

Undergraduate social work students can apply for the same student support as other undergraduates – see page two. Social work students may also get extra funding through the social work bursary scheme. Contact your university directly for details. See more about the scheme at [www.gov.uk/social-work-bursaries/overview](http://www.gov.uk/social-work-bursaries/overview).

Undergraduate and postgraduate students can also apply to Student Finance for the adult dependants' allowance, parents' learning allowance and childcare allowance, which are all means-tested.

In Wales, students apply for different bursaries through the Care Council for Wales.

## **Financial help if you are training to be a teacher**

There are several routes you can take to train to become a teacher. The student finance you can receive depends on the training you choose. Financial help for some courses, such as undergraduate or Bachelor of Education (BEd) courses, is the same as other full-time undergraduate student finance – see page two.

If you choose an employment-based initial teacher training scheme where you are placed in a school and receive a wage you will not have to pay tuition fees. As a result, you are not eligible for student finance.

Training grants of up to £7,000 to cover course fees are available for graduates wanting to become early years teachers. Bursaries are also available for graduates studying for early years teaching full-time. See the [Gov.uk site](#) for more information.

### **PGCE students (England and Wales).**

Funding for postgraduate initial teacher training courses is different to other postgraduate courses. Usually postgraduate students are not eligible for Student Finance, but for PGCE students much of the student finance for undergraduates is available – see page two.

If you are a full-time or part-time PGCE student you may be eligible for a bursary from the National College for Teaching and Leadership. The amount you receive will depend on the subject you teach and your degree result.

For more information on training to be a teacher, bursaries and student finance available, visit the [Department for Education get into teaching website](#) (England) or the [Welsh Assembly](#) (Wales).

## **How does studying in higher education affect benefits?**

You can combine benefits and student finance in order to support yourself financially during your studies. It's important to note that you cannot choose to claim benefits instead of applying for student finance if you are entitled to it.

If you don't apply for student finance, you are treated as receiving it when your entitlement to benefits is calculated. You must tell the offices that pay your benefits and tax credits that you are a student and about the changes to your income.

Certain types of student finance are counted as income when calculating your entitlement to income support, income-related employment and support allowance, income-based jobseeker's allowance and housing benefit.

The list below covers the main types of student finance that will reduce your benefit entitlement:

- The maximum amount of maintenance loan you are entitled to (even if you do not apply for it), less:
  - The amount of the loan that is for books and equipment
  - A fixed amount for travel costs
  - £10 a week general disregard.
- Postgraduate student loan.  
30 per cent of your postgraduate loan is classed as income. If your course is part-time and you get universal credit, none of your loan will be classed as income.
- Any part of a professional and career development loan that is for your living costs. If you receive lump sum payments a hardship fund (England) or financial contingency funds (Wales) for day-to-day living costs, this will be treated as savings rather than income. If the amount you receive is for course-related costs, it is ignored completely
- NHS bursaries
- Teacher training bursaries.

To calculate the correct amount specific to your situation, you will need to seek further advice. You can call our helpline on 0808 802 0925 for more help with this.

### Income support

Single parents with a child below the age of five can claim income support, but your student finance income may mean that you can only receive income support during the summer break (as your loan is spread over term-time, ie September to June).

An important exception to this is if you are receiving support for mortgage interest payments as part of your income support claim. If this is the case you should get advice as you may continue to receive help with your mortgage interest payments during term-time.

You may also qualify for income support if you do not qualify for student finance.

If you live in a Universal Credit area different rules will apply. [Check here](#) to see if you live in a Universal Credit area and call our helpline if you do.

### Jobseeker's allowance

You cannot claim jobseeker's allowance if you are a full-time student, other than during the summer holidays (see below).

If your course is partly or fully paid for by certain government funds and you have more than 16 hours 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 provider if you are 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 take a part-time course, you may 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 are able to show that the course does not affect the hours you have agreed you are available for work, or
- You are willing and able to give up your course if a suitable job becomes available.
- If you live in a Universal Credit area different rules will apply. [Check here](#) to see if you live in a Universal Credit area and call our helpline if you do.

### Benefits during the summer holidays

During the summer break, the student loan for living costs is not normally counted as income. If your child is under the age of five or you are a full-time carer for someone with a disability, you may be able to claim income support during these months.

If your children are not young enough for you to claim income support you can claim jobseeker's allowance. This is the same amount as income support, but you must be able to meet the work-seeking conditions.

There are special rules for single parents claiming jobseeker's allowance and looking for work. See our factsheets [Claiming jobseeker's allowance](#) and [Jobseeker's allowance: special rules for single parents](#) for more information.

If you claim benefits during term-time, tell Jobcentre Plus about your change in circumstances and ask for your benefits to be re-calculated in the holidays.

### Carer's allowance

You cannot claim carer's allowance if you are in full-time education of 21 hours or more a week. This includes individual study time as well as attending classes or lectures.

If you are a part-time student you should check with your college to find out how many hours per week your course requires in study and attendance time. If it is less than 21 hours per week you will be able to continue claiming carer's allowance.

### Employment and support allowance

There are two types of employment and support allowance: contribution-based and income-related. Each has different rules for receiving the benefit while studying. If you are entitled to contribution-based employment and support allowance, this should not be affected if you become a student.

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

You should be able to study part-time while claiming income-related employment and support allowance. You don't have to be receiving disability living allowance or personal independence payment. Get advice before starting your course.

Your entitlement to income-related employment and support allowance depends on your income and capital. See page six for details of student income that is taken into account.

### Tax credits

Apart from the adult dependants' grant, student support is not taken into account when calculating tax credits. Unless you have other income, you should get the maximum amount of child tax credit. If you study and work, you have to work 16 hours a week or more to get working tax credit. If you receive the childcare element of working tax credit, you cannot get a childcare grant as well.

### Council tax exemption

Full-time students do not usually have to pay council tax. You will need to inform your local council that you are a student and claim the exemption.

### Council tax reduction

You can apply to your local authority's council tax reduction scheme if you are a part-time student and claiming benefits or on a low income. 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 council to check whether you're eligible and get the correct figure.

### Housing benefit

If you rent your home and have a low income you can claim housing benefit while you study. Your income and capital will be taken into account. See page six for details of student income that is taken into account. You are likely to receive a higher amount outside of term time as your student loan for living costs is not taken into account then.

### Universal credit

Universal credit is a new benefit system that will replace many of the current benefits and tax credits. A small number of single parents with 1 or 2 children can claim universal credit in selected jobcentres. You can [check here](#) to see if you live in a universal credit area.

Full-time students cannot normally claim universal credit, however you can if you are responsible for 1 or 2 children.

Part-time students can be accepted for Universal Credit if your course is accepted as being compatible with your work-related requirements. If you are subject to all work-related requirements under Universal Credit you must show that you meet these, despite being on a part-time course.

While most student support income is ignored for the purposes of calculating Universal Credit, certain payments may count as income.

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.

## **Useful organisations**

### **Care Council Wales**

0300 30 33 444

<https://socialcare.wales>

Provides information on financial support available to social work students in Wales.

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### **Citizens Advice**

England: 08444 111 444

Wales: 08444 77 20 20

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

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

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### **Disability Rights UK**

0800 328 5050 (Disabled Students Helpline)

[www.disabilityrightsuk.org](http://www.disabilityrightsuk.org)

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

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### **National Health Service Business Services Authority**

0300 330 1345 (NHS bursaries)

0300 3301342 (social work bursaries)

[www.nhsbsa.nhs.uk/students](http://www.nhsbsa.nhs.uk/students)

Administers the NHS bursary scheme and social work bursary scheme in England. Information about the scheme including how to apply.

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### **National Union of Students (NUS)**

0845 5210 262 (England)

0292 0435 390 (Wales)

[www.nus.org.uk](http://www.nus.org.uk)

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

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### **Prospects**

[www.prospects.ac.uk](http://www.prospects.ac.uk)

Prospects for graduate jobs, postgraduate study, advice about work experience, internship opportunities and graduate careers

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### **Shelter**

0808 800 4444

[www.shelter.org.uk](http://www.shelter.org.uk)

Provides information and advice about housing issues.

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### **Student Finance England**

0300 100 0607

[www.gov.uk/studentfinancesteps](http://www.gov.uk/studentfinancesteps)

Information about student finance in England. Use the website to calculate the amount you may be entitled to, apply online and monitor your application.

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### **Student Finance Wales**

0300 200 4050

[www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)

For information about student finance in Wales, and to apply for student finance online.

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### **The Department for Education**

0800 389 2500 (Teaching Line)

[www.education.gov.uk](http://www.education.gov.uk)

Advice and information about becoming a teacher and financial support available.

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### **Turn2us**

0808 802 2000

[www.turn2us.org.uk](http://www.turn2us.org.uk)

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

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### **UKCISA**

**(UK Council for International Student Affairs)**

0207 788 9214

[www.ukcisa.org.uk](http://www.ukcisa.org.uk)

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

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## Further help and information

### **Gingerbread Single Parent Helpline**

Freephone 0808 802 0925

[www.gingerbread.org.uk](http://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](http://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 further education](#)
- > [Claiming income support](#)
- > [Claiming jobseeker's allowance](#)
- > [Jobseeker's allowance: special rules for single parents](#)

Download them from our [website](#) or call 0207 428 5791 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](mailto: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.

[www.gingerbread.org.uk](http://www.gingerbread.org.uk)

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