

2019/20

# DEPENDANTS GRANTS

Dependants Grants for  
full time student parents in  
higher education



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## What is this guide about?

If you have any children or adult dependants and you want to go into higher education, there is additional financial help available on top of your main student finance, including a means-tested Childcare Grant, Parents' Learning Allowance and Adult Dependants' Grant. These grants don't usually have to be paid back. This guide explains what you can get and how you can get it.

## Who is this guide for?

This guide is for full-time students who normally live in Northern Ireland and are studying degree, initial teacher-training or HND/HNC/Foundation Degree level courses.

This booklet is for guidance only and does not cover all circumstances. It is not a statement of the law.



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# DO I QUALIFY?

## Childcare Grant

This section gives some brief information about the rules we use to establish if you are eligible to receive Childcare Grant.

You can apply for Childcare Grant if you:

- have dependent children under 15 and they are in registered or approved childcare (childcare that qualifies for the grant); or
- have dependent children under 17 with special educational needs and they are in registered or approved childcare (childcare that qualifies for the grant).

You may also be able to get the Childcare Grant if you:

- normally live in Northern Ireland and are studying abroad as part of your UK course and are able to use childcare provided under a Ministry of Defence accreditation scheme while you are abroad.

You will not qualify for the childcare grant if your husband, wife or partner is:

- in receipt of the NHS childcare grant; or
- in receipt of the childcare part of Working Tax Credit from HM Revenue and Customs or Universal Credit from Department for the Communities



## Types of childcare that qualify

Not all types of childcare qualify for the Childcare Grant. The conditions your childcare provider needs to meet vary depending on where in the UK you study and are outlined on pages three and four.



## Childcare in Northern Ireland

If your home is normally in Northern Ireland and you are studying in Northern Ireland you can apply for the Childcare Grant if you use any of the following types of childcare:

- childcare provided by a childminder, nursery or play scheme registered by a Health and Social Services Trust;
- childcare provided by an out of school hours club, located on school grounds and run by a school, or by the Education Authority or registered by a Health and Social Services Trust;
- childcare provided by an approved foster carer (the care must be for a child who is not being fostered by the foster carer); or
- childcare provided in the child's own home by a carer approved under the Approval of Home Child Care Providers Scheme.



## Childcare in England

If your home is normally in Northern Ireland and you are studying in England you can apply for the Childcare Grant if you use any of the following types of childcare:

- childcare providers registered with Ofsted;
- childcare provided by a school out of hours – on school premises or on premises that are covered by the Ofsted inspection of the school;
- childcare provided by a care worker or nurse from an agency registered with the Care Quality Commission (this type of childcare can be provided in the child's own home); or
- childcare provided by an approved foster carer (the care must be for the child who is not being fostered by the foster carer).

**Not all types  
of childcare  
qualify for  
the Childcare  
Grant.**



## Childcare in Wales

If your home is normally in Northern Ireland and you are studying in Wales you can apply for the Childcare Grant if you use any of the following types of childcare:

- childcare provided by a childminder, nursery or play scheme registered with the Care and Social Services Inspectorate for Wales;
- childcare provided by out of school hours clubs, located on school grounds and run by a school or local authority;
- childcare provided in the child's own home by a care worker or nurse from an agency registered by the Care and Social Services Inspectorate for Wales;
- childcare provided by an approved foster carer (the care must be for a child who is not being fostered by the foster carer); or
- childcare provided in the child's own home by a carer approved under the Approval of Child Care Providers Scheme.



## Childcare in Scotland

If your home is normally in Northern Ireland and you are studying in Scotland you can apply for the Childcare Grant if you use any of the following types of childcare:

- childcare provided by a childminder, nursery or play schemes registered by the Social Care and Social Work Improvement Scotland;
- childcare provided by out of school hours clubs registered with the Social Care and Social Work Improvement Scotland, located on school grounds and run by a school or local authority;
- childcare provided by an approved foster carer (the care must be for a child who is not being fostered by the foster carer); or
- childcare provided in the child's own home by (or introduced through) a childcare agency, sitter service or nanny agency that is registered with the Social Care and Social Work Improvement Scotland.



## What if the registered or approved childcare provider I use is my partner or a relative of my child?

You will not be able to receive the Childcare Grant if the childcare is provided by a registered or approved childcare provider who:

- is your partner;
- is a relative of your child and providing care in your child's home;
- is a relative of your child and is providing care away from your child's home and is only caring for children he or she is related to.

A relative of the child means a parent, grandparent, aunt, uncle, brother or sister related by blood or marriage, or a person with a strong relationship to the child (for example, someone acting as a parent to their partner's children).

**If you have any questions about the meaning of 'relative' ask your local student finance office.**

## Parents' Learning Allowance

You can apply for Parents' Learning Allowance if you're a full-time undergraduate student or a full-time postgraduate ITT student and have children who depend on you. This allowance helps with the extra costs associated with being a parent and a student. You don't need to be paying for childcare to be eligible.

## Adult Dependants' Grant

You can apply for Adult Dependants' Grant if you're a full-time undergraduate student or full-time postgraduate ITT student and have an adult who depends on you financially. The adult can be a partner or another adult who depends on you financially, but you can't count grown-up children as adult dependants.



# WHAT HELP CAN I GET?

## Childcare Grant

What is it for?	To help with childcare costs if you have a dependent child aged under 15 at the beginning of the academic year (or under 17 if they have special educational needs) and they are in registered or approved childcare.
How much can I get?	Depending on household income (the income of your husband, wife, civil partner or partner (if you have one)) and any dependants, you can apply for 85% of your <b>actual</b> childcare costs during term times and holidays. You can get up to £148.75 a week for one child or up to £255 a week for more than one child.
How do I apply?	<p>You need to apply using the CCG1 form which will be sent to you automatically when you submit your PN1 or PR1 paper application for student finance. The CCG1 form is also available to download from <a href="http://www.studentfinancenl.co.uk">www.studentfinancenl.co.uk</a></p> <p>In addition, you will also be required to return a completed CCG2S form and your childcare provider will be required to return a completed CCG2P form by the following dates:</p> <p><b>31 October 2019</b> - to confirm payments made between 1 September 2019 and 20 October 2019</p> <p><b>31 January 2020</b> - to confirm payments made between 21 October 2019 and 19 January 2020.</p> <p><b>7 September 2020</b> - to confirm payments made between 20 January 2020 and 31 August 2020 (17 July 2020 if you are in the final year of your course, and you do not use childcare during the summer break).</p> <p><b>Please contact your local Student Finance NI office for clarification on above dates.</b></p> <p>If you, or your Childcare Provider cannot provide the necessary information by these dates, contact your Student Finance NI office. You will not receive your next instalment of the Childcare Grant if the above mentioned forms are not returned by each of the dates stated above. If the above mentioned forms are returned late, this might delay your next Childcare Grant payment. If these forms are not returned at all, you may lose your Childcare Grant and be asked to repay any Childcare Grant that you have already received.</p>

How is it paid?	Usually in three instalments, one at the start of each term, direct to your bank account.
Do I have to pay it back?	No, unless you were overpaid due to a change in your circumstances, or you don't confirm the actual costs when we ask you to. You may also have to pay it back if your household's actual income and outgoings were different from those you gave in your application.
Anything else?	<p>If you claim Income Support, Housing Benefit or Universal Credit, the Social Security Office or Housing Executive should not take account of any payments you receive through the Childcare Grant.</p> <p>All three- and four-year-olds are entitled to a free, part-time early-learning place (for 15 hours a week, 38 weeks a year) in a pre-school setting such as a nursery. The Childcare Grant won't be paid for any period covered by this free place. However, it can be paid to cover the cost of any extra childcare you use over and above this.</p> <p>If you leave your course of study early, you will be required to repay some of the grant paid to you. Discuss with your university or college before you decide to leave. You must also inform your local Student Finance office that you have left your course so that your support can be reassessed. Any overpayment of grant which is not repaid immediately will be deducted from your next year's support.</p>

Childcare grant is payable in advance and you need to provide an estimate of the cost of your childcare, alongside estimates of your income and expenditure.

You can make an initial application without specifying a named childcare provider. However if you do not identify a child care provider the amount of childcare grant payable will be limited to £115 a week or 85% of actual costs, whichever is the lower and will be limited to one quarter (term) of the academic year.

Once the provider details are supplied, you will have your application reassessed. Any shortfall will be reimbursed and the childcare grant paid thereafter at the appropriate amount. If your childcare provider is not registered or approved then you will be overpaid by the amount of childcare grant paid and will be required to make a refund.

If you have to pay childcare costs between the start of your academic year (usually 1 September) and the first day of your first term, your first payment will cover this period.

If your 2019/20 academic year begins in the autumn, the earliest you can start claiming a Childcare Grant is from 1 September 2019. If you have to pay childcare costs for your summer holiday, these will be included in your final term's instalment. The summer holiday is usually up to and including 31 August. If you are in the final year of your course, the Childcare Grant can only be paid until the last day of your final term.



## Pre-school Education

The Department of Education in Northern Ireland (DENI) provides free places for over 90% of children in their immediate pre-school year. Since some parents will not wish their children to participate in pre-school education, this number is sufficient to enable all parents that do, to obtain free pre-school places.

Places are provided at a range of settings including statutory nursery schools and classes, voluntary/private playgroups and day nurseries which are part of DENI's pre-school education programme.

Funded places are usually provided on a part-time basis although some statutory nursery schools and classes offer free full-time provision. Funded pre-school provision is only available during school term time and applications must be received by the local pre-school provider by the published closing date in the January before the child would start its immediate pre-school year.

### Parents' Learning Allowance

What is it for?	To help with course-related costs if you have dependent children.
How much can I get?	The amount you can get depends on your income and the income of your husband, wife or partner (if you have one) and any dependants. You can get up to £1,538 a year.
How is it paid?	Usually in three instalments, one at the start of each term, direct to your bank account.
Do I have to pay it back?	No, unless you have been overpaid because there is a change in your circumstances or because your household actual income and outgoings were different from those you gave in your application.
Anything else?	<p>You can apply for Parents' Learning Allowance even if you do not get the Childcare Grant.</p> <p>If you are a single parent you can apply for a Special Support Grant and Parents' Learning Allowance. You should send your child's original long birth certificate and your most recent Tax Credit or Universal Credit awards notice.</p> <p>Jobs and Benefits offices do not count Parents' Learning Allowance when working out your other benefits so you do not have to choose between Parents' Learning Allowance and those other benefits.</p>

## Adult Dependants' Grant

What is it for?	To help cover extra costs if you have an adult who depends on you financially.
How much can I get?	The amount you can receive depends on your income and the income of your dependants (including your husband, wife or partner). You can get up to £2,695 a year.
How is it paid?	Usually in three instalments, one at the start of each term, direct to your bank account.
Do I have to pay it back?	No, unless you have been overpaid because there is a change in your circumstances or because your household actual income and outgoings were different from those you gave in your application.
Anything else?	<p>An adult dependant could be:</p> <ul style="list-style-type: none"><li>• your husband, wife or civil partner;</li><li>• a partner you live with as a couple, if you are over 25; or</li><li>• another adult who depends on you financially (usually a member of your family).</li></ul> <p>An adult dependant <b>cannot</b> be:</p> <ul style="list-style-type: none"><li>• a grown-up child; or</li><li>• a partner or other adult who receives student financial support.</li></ul>



## Child Tax Credit from HM Revenue & Customs

Student loans and grants to meet the costs of tuition fees, childcare and other course-related costs are not treated as income for tax credits purposes. However, the Adult Dependants' Grant will be taken into account as income. If you are receiving Child Tax Credit, Working Tax Credit or Universal Credit you may also be entitled to free school meals for your children. You can get more information from the HM Revenue & Customs helpline on 0845 300 3900 (textphone: 0845 300 3909) or by visiting the website at [www.hmrc.gov.uk/taxcredits](http://www.hmrc.gov.uk/taxcredits)



## Benefits

Most full-time students are not entitled to income-related benefits. However certain groups (including single parents, student couples with dependent children and some disabled students) may be eligible for income-related benefits including Housing Benefit and some parts of Universal Credit. If you want to take a full-time course of education, you should ask your local Jobs and Benefits office how this may affect your benefits.

If you are eligible for benefits, your Jobs and Benefits office will take account of most of any Maintenance Loan (and any Adult Dependants' Grant) that you are entitled to. If you receive the Special Support Grant this will not be taken into account.



# HOW TO FIND OUT MORE

You can get extra copies of this guide and the following student finance guides by visiting the Student Finance NI website at **[www.studentfinancenl.co.uk](http://www.studentfinancenl.co.uk)** and downloading a copy.

Information for full-time students – Download ‘2019/20 Full Time - A guide to Financial Support for Full Time Students in Higher Education’.

Information for part-time students – Download ‘2019/20 Part Time - A guide to Financial Support for Part Time Students in Higher Education’ (available summer 2019).

Information about student loans – Download ‘2019/20 Terms and Conditions - Student Loans - A guide to terms and conditions’.

Information for students with disability – Download ‘2019/20 DSA students - Bridging the gap: A guide to the Disabled Students Allowances (DSAs) in Higher Education’.

Information on understanding your financial entitlement – Download ‘2019/20 How you are Paid - Full Time Higher Education Student Finance - Entitlement to Support and Payment’.

If you do not live in Northern Ireland, you can find out more information relevant to where you live at one of these websites:

England – **[www.gov.uk/studentfinance](http://www.gov.uk/studentfinance)**

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

Scotland – **[www.saas.gov.uk](http://www.saas.gov.uk)**

EU nationals – **[www.gov.uk/studentfinance](http://www.gov.uk/studentfinance)**

The information in this booklet is for guidance only and does not cover all circumstances.

If you need more help you can contact the Customer Support Office on 0300 100 0077 between 8am to 8pm Monday to Friday and between 9am and 4pm on Saturday and Sunday, or contact your Student Finance NI office. You can get a list of the Student Finance NI office contact details from the website at **[www.studentfinancenl.co.uk](http://www.studentfinancenl.co.uk)**.



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