Student Money and Accommodation Advice

Students with Children 22/23

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| **Types of Income** | **Help Available\*** | **Who Is Eligible\*** |
| **Funding from Student Finance England** | | |
| **Tuition Fee Loan**  **(Repayable)** | Up to £9,250  (£6,935 for part-time  undergraduates) | Full-time undergraduates  Part-time undergraduates |
| **Maintenance Loan (Repayable** | Up to £12,667 (£13,815 if a lone parent/one of a student couple with children with a household income under £25,000 per year. Part-time students may be able to receive up to 75% of these amounts | Full-time undergraduates  Part-time undergraduates |
| **Parents’ Learning Allowance (Non-repayable** | Up to £1,863 per year for help with course costs. | Full-time undergraduate |
| **Childcare Grant (Non-repayable)** | Up to 85% of childcare costs capped at: £183.75 per week for one child  £315.03 for two or more children.  For more details see the guide [www.gov.uk/childcare-grant](http://www.gov.uk/childcare-grant) | Full-time undergraduate only |
| **Adult Dependants’ Grant (Non-repayable)** | Up to £3,263 per year for one adult dependant (usually a  husband/wife/partner)  [www.gov.uk/adult-dependants-grant/eligibility](http://www.gov.uk/adult-dependants-grant/eligibility) | Full-time undergraduate only |
| **Financial help from London Metropolitan University** | | |
| **Hardship Support Fund**  **(Non-repayable)** Opens 10 October | [student.londonmet.ac.uk/fees-and-funding/hardship-fund/](https://student.londonmet.ac.uk/fees-and-funding/hardship-fund/) | Full-time undergraduates Part-time undergraduates Postgraduate students  This fund is for unforeseen financial difficulties. |
| **Welfare benefits** | | |
| **Child Benefit** 3 Children must be under 16, or 16—19 if in full-time education. You may have to pay a tax charge, known as the ‘High Income Child Benefit Charge’, if you have an individual income over £50,000. | £21.80 per week for your eldest child and £14.45 for each additional child. This is not affected by your student income or benefit entitlement. [www.gov.uk/child-benefit](http://www.gov.uk/child-benefit)  This is usually paid monthly but if you are a single parent, you can request it is paid weekly. | Full-time undergraduates Part-time undergraduates Postgraduate students |
| **Child Tax Credit**  From April 2017 capped at two children for families with a third or later child born on or after 06/04/17.  Some exceptions apply;  [www.gov.uk/guidance/child-tax-credit-exceptions-to-the-2-child-limit](http://www.gov.uk/guidance/child-tax-credit-exceptions-to-the-2-child-limit) | How much you get depends on your circumstances and the level of your household income.  Claims if all your children were born before 6th April 2017  £545 (this is known as the ‘family element’)  £2,925 each child (this is known as the ‘child element’)  An additional £3,545 per year for each disabled child (on top of the child element)  An additional £1,430 per year for each severely disabled child (on top of the child element and disabled child element)  [www.gov.uk/child-tax-credit/responsibility-for-child](http://www.gov.uk/child-tax-credit/responsibility-for-child)  If your child was born after 6th April 2017 or you are making a new claim  [www.gov.uk/child-tax-credit/new-claim](http://www.gov.uk/child-tax-credit/new-claim) | Full-time undergraduates Part-time undergraduates Postgraduate students |
| **Working Tax Credit** | You may be eligible if you work more than 16 hours per week.  Please note you cannot claim the childcare element of Working Tax Credit if you are receiving the Childcare Grant from Student Finance England. | Full-time undergraduates Part-time undergraduates Postgraduate students  [www.gov.uk/working-tax-credit](http://www.gov.uk/working-tax-credit) |
| **Universal Credit** | Full time students are not entitled to welfare benefits, though some exceptions apply.  If you are a lone parent, part of a student couple in full time education or have certain disabilities, you may qualify.  Please see our Students and Benefits Info Sheet.  [www.entitledto.co.uk/help/Student-income-Universal-Credit](http://www.entitledto.co.uk/help/Student-income-Universal-Credit) | Please see our info sheet  on Students and Benefits for further information. |
| **Additional benefits**  There is a benefit cap of £442.31 per week (£23,000 per year) for couples with children and single parents.  If you live outside London the benefit cap is £384.62 per week (£20,000 per year). | Means-tested benefits Income Support, Housing Benefit, Universal Credit, Employment Support Allowance, Sure Start Maternity Grant, Income-assessed Jobseeker’s Allowance  Non-means-tested benefits Carer’s Allowance, Disability Living Allowance | Certain categories of full-time students  eg those in receipt of Disability Living Allowance or Personal Independence Payment, lone parents, or students who have a partner who is also a full-time student. Part-time students Students who fulfil the circumstance-based criteria |
| **Other available help** | | |
| **Nursery grant (30 hours of free childcare )** If you don’t qualify you’ll get 15 hours of free childcare | Child must be aged three or four. You (and your partner if you have one) must be in work. Each parent must earn over £1,976 over 3 months.  [www.gov.uk/30-hours-free-childcare](http://www.gov.uk/30-hours-free-childcare) | Working students not in receipt of the Childcare Grant |
| **Nursery grant (15 hours of free childcare** | All three and four year olds are entitled to a free, part-time early learning place (for 15 hours per week, 38 weeks per year). Registered nurseries will claim this grant automatically for you from the Local Authority. It is paid directly to the nursery on a termly basis. If you are claiming the Childcare Grant you should deduct the nursery grant from your total claim. Some two year olds may also be entitled to free early learning places; this is based on an income assessment.  [www.gov.uk/help-with-childcare-costs/free-childcare-2-year-olds](http://www.gov.uk/help-with-childcare-costs/free-childcare-2-year-olds) | Full-time undergraduates Part-time undergraduates Postgraduates |
| **Tax Free Childcare** | Introduced in 2019, this scheme is less likely to apply to students but if you do not claim any of the other childcare schemes, then you may qualify.  [www.gov.uk/tax-free-childcare](http://www.gov.uk/tax-free-childcare) | You cannot get Tax-Free Childcare at the same time as claiming Working Tax Credit, Child Tax Credit, Universal Credit or childcare vouchers.  If you claim the 30 hours child care, you may still qualify. |
| **School costs**  **Meals and Uniform Grant** | All school children in a government funded school, Key Stage 1 (Reception, year 1 and year 2) are now entitled to free school meals:  You may be able to get free school meals after year 2 if you are in receipt of certain benefits. Some local councils also provide help with school clothing, including PE kit. You will usually need to fill in an application form. Contact your council | Full-time undergraduates Part-time undergraduates Postgraduates |
| **Part-time work** | If you would like to find some work you can sign up to the University’s Job Shop. There are also volunteering opportunities, such as working as a member of the Student Welcome team. This may fit in better with your family commitments and it will also be a useful addition to your CV. For more information about work opportunities, updating your CV, and career options please visit: [www.londonmet.ac.uk/careers](http://www.londonmet.ac.uk/careers) | Full-time undergraduates Part-time undergraduates Postgraduates |
| **Sure Start Maternity Grant** | £500 grant to help with the extra costs of your first baby (or, if you have children already, a multiple birth eg twins) for those on a low income. Claim at any time from the 29th week of pregnancy until your child is three months.  [www.gov.uk/sure-start-maternity-grant/eligibility](http://www.gov.uk/sure-start-maternity-grant/eligibility)   |  | | --- | | **Maternity Allowance**  If you are pregnant and are not entitled to Maternity Pay, you may still be entitled to the statutory Maternity Allowance. Full details of eligibility and how to apply here [Maternity Allowance: Eligibility - GOV.UK](https://www.gov.uk/maternity-allowance/eligibility) | | Full-time undergraduates Part-time undergraduates Postgraduates |
| **Free Parenting Courses** | Solihull Our Place  Excellent free resource. A general parenting programme on raising children aged 0-19.  Full info on how to access can be found here:  <https://directory.islington.gov.uk/kb5/islington/directory/service.page?id=GOa1wRnKc_E>  Warm and supportive organisation that runs and recruits parent peer mentors for Islington residents.  Students studying in Islington can also attend, dependent on numbers.  [www.theparenthouse.org.uk/](http://www.theparenthouse.org.uk/)  Look out for their social events [www.theparenthouse.org.uk/new-page-3](http://www.theparenthouse.org.uk/new-page-3)  Aldgate students: see Tower Hamlets Parenting Programmes. They offer a wide range of courses to support you in raising your family.  [www.towerhamlets.gov.uk/Documents/Parenting\_support/TH-Parenting-Programme-Booklet.pdf](http://www.towerhamlets.gov.uk/Documents/Parenting_support/TH-Parenting-Programme-Booklet.pdf)  London Met Student Union used to have a mums@uni group. The students who ran it have now graduated and due to the pandemic, a new group has not yet started. If you would like to start a new group, you can do so here [www.londonmetsu.org.uk/studentgroups/join/](http://www.londonmetsu.org.uk/studentgroups/join/)  Come and see us and we will help support you! | **Residents of Islington**  **Residents of Islington borough**  **Residents of Tower Hamlets**  **All LMU students** |
| **London Met Events for Families** | Look out for our annual Family Day due to be up and running again for 22/23.  [www.londonmet.ac.uk/news/articles/family-day/](http://www.londonmet.ac.uk/news/articles/family-day/) | **All students with children** |

The content of this information sheet has been compiled using information from external sources, as well as University data. The content has been carefully checked and is given in good faith. However, the University cannot accept responsibility for the consequences of any inaccuracy. September 2022