Student Money and Accommodation Advice

Students with Children 24/25

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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 £13,348 per year. Income assessed.  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 £1,963 per year for help with course costs. | **Full-time undergraduate** |
| **Childcare Grant**  **(Non-repayable)** | Up to 85% of childcare costs capped at: £193.62 per week for one child  £331.95 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 £3,438 per year for one adult dependant (usually a  husband/wife/partner)  <https://www.gov.uk/adult-dependants-grant/eligibility> | **Full-time undergraduate only** |
| **Financial help from London Metropolitan University** | | |
| **Hardship Support Fund**  **(Non-repayable)**  **Opens 14th October 2024** | <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** 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 £60,000. | **£25.60** per week for your eldest child and **£16.95**  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;  <https://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.  <https://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**  <https://www.gov.uk/working-tax-credit> |
| **Universal Credit** | Full time students are not entitled to welfare benefits.  However, there are some exceptions.  If you are a lone parent, part of a student couple in full time education or have certain disabilities, you may qualify.    <https://www.entitledto.co.uk/help/Student-income-Universal-Credit> | Please see our info sheet  on Students and Benefits for further information. |
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| **Government Childcare Financial Support** | | |
| **15 Hours Free Childcare for Working Parents**  **30 Hours Free Childcare for Working Parents** | <https://www.childcarechoices.gov.uk/>  This website gives an overview of government funded childcare.  From **September 2024**, you’ll be able to get **15 hours** of free childcare for your child from the age of 9 months if you’re working and meet the eligibility criteria.  From **September 2025**, this will expand to **30 hours** of free childcare if working and meet the eligibility criteria. | **Full-time undergraduates Part-time undergraduates Postgraduates** |
| **Tax Free Childcare** | .[Tax Free Childcare](https://www.gov.uk/30-hours-free-childcare)  The number of hours of free childcare you can get depends on the age of your child. If your child is:   * 9 months to 2 years old, you can get 15 hours per week of free childcare * 3 to 4 years old, you can get 30 hours per week of free childcare   [Benefit Assessed Childcare Under Twos](https://www.gov.uk/help-with-childcare-costs/free-childcare-2-year-olds-claim-benefits) | **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.** |
| **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.  [15 Hours Free Childcare 3-4 Year Olds](https://www.gov.uk/help-with-childcare-costs/free-childcare-and-education-for-3-to-4-year-olds) | **All students** |
| **School costs**  **Meals and Uniform Grant** | All primary aged children in London are entitled to free school meals  <https://www.london.gov.uk/who-we-are/what-mayor-does/priorities-london/free-school-meals>  Some local councils also provide help with school clothing, including PE kit. You will usually need to fill in an application form.  <https://www.gov.uk/school-uniform>  Academy schools have different rules so you will need to contact your school for their guidelines. | **Full-time undergraduates**  **Part-time undergraduates Postgraduates** |
| **Part-time work** | Register with the University Job Shop.  <https://student.londonmet.ac.uk/jobs-and-employment/finding-work--job-shop/> | **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.  <https://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** |
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| **Free Parenting Courses** | Solihull Our Place  Excellent free resource.  Online Parenting programme on raising children aged 0-19.  [Free Online Parenting Programme](https://findyour.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.  [The Parent House](https://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.  [Tower Hamlets Residents Parent Programmes](https://www.towerhamlets.gov.uk/Documents/Parenting_support/TH-Parenting-Programme-Booklet.pdf)  [Coram Family and Childcare | Family and Childcare Trust](https://www.familyandchildcaretrust.org/), you can find your local Family Information Service via this website  Islington students Family Information Service here:  [www.islington.gov.uk/fis](https://www.islington.gov.uk/fis) or [Find Your Islington | Islington FIS, Family Information Service](https://directory.islington.gov.uk/kb5/islington/directory/service.page?id=BsNZ36XvrPY) | **All**  **Residents of Islington borough**  **Residents of Tower Hamlets**  **All**  **Residents of Islington** |