



## Students with Children Student Money and Accommodation Advice

Types of income	Help available*	Who can benefit*
<b>Funding from Student Finance England</b>		
<b>Tuition Fee Loan (Repayable)</b>	Up to £9,250 (£6,935 for part-time undergraduates)	Full-time undergraduates Part-time undergraduates
<b>Maintenance Loan (Repayable)</b>	Up to £11,672 (£12,729 if a lone parent/one of a student couple with children) per year. Part-time students may be able to receive up to 75% of these amounts.	Full-time undergraduates Part-time undergraduates
<b>Parents' Learning Allowance (Non-repayable)</b>	Up to £1,716 per year for help with course costs.	Full-time undergraduates
<b>Childcare Grant (Non-repayable)</b>	Up to 85% of childcare costs capped at: £169.31 per week for one child £290.27 for two or more children For more details see the guide <a href="http://www.gov.uk/childcare-grant">www.gov.uk/childcare-grant</a>	Full-time undergraduates
<b>Adult Dependants' Grant (Non-repayable)</b>	Up to £3,007 per year for one adult dependant (usually a husband/wife/partner) <a href="http://www.gov.uk/adult-dependants-grant">www.gov.uk/adult-dependants-grant</a>	Full-time undergraduates
<b>Financial help from London Metropolitan University</b>		
<b>Hardship Support Fund<sup>2</sup> (Non-repayable)</b>	Download an application form: <a href="http://student.londonmet.ac.uk/fees-and-funding/hardship-fund/">http://student.londonmet.ac.uk/fees-and-funding/hardship-fund/</a>	Full-time undergraduates Part-time undergraduates Postgraduate students
<sup>2</sup> Opens Oct/Nov		

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<b>Welfare benefits</b>		
<b>Child Benefit<sup>3</sup></b> <sup>3</sup> 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.	£20.70 per week for your eldest child and £13.70 for each additional child. This is not affected by your student income or benefit entitlement. <a href="http://www.gov.uk/child-benefit">www.gov.uk/child-benefit</a>	Full-time undergraduates Part-time undergraduates Postgraduate students
<b>Child Tax Credit<sup>4</sup></b> <sup>4</sup> From April 2017 capped at two children for families with a third or later child born on or after 06/04/17.	How much you get depends on your circumstances and the level of your household income. <a href="http://www.gov.uk/child-tax-credit">www.gov.uk/child-tax-credit</a>	Full-time undergraduates Part-time undergraduates Postgraduate students
<b>Working Tax Credit</b>	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
<b>Additional benefits<sup>5</sup></b> <sup>5</sup> 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
<b>Other available help</b>		
<b>Educational trusts and charities</b>	See our Educational trusts and charities information sheet — <a href="http://www.londonmet.ac.uk/info-sheets">www.londonmet.ac.uk/info-sheets</a>	All students
<b>Nursery grant (30 hours of free childcare<sup>6</sup>)</b> <sup>6</sup> 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 £125.28 per week if aged 25+ and £118.08 per week if aged 21-24 eg the equivalent of 16 hours a week at National Minimum Wage. More info at <a href="http://www.gov.uk/help-with-child-care-costs">www.gov.uk/help-with-child-care-costs</a>	All students not in receipt of the Childcare Grant.

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<b>Nursery grant (15 hours of free childcare)</b>	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. <a href="http://www.gov.uk/help-with-childcare-costs/free-childcare-and-education-for-2-to-4-year-olds">www.gov.uk/help-with-childcare-costs/free-childcare-and-education-for-2-to-4-year-olds</a>	Full-time undergraduates Part-time undergraduates Postgraduates
<b>School costs</b>	All school children in reception year 1 and year 2 are now entitled to free school meals: <a href="http://www.gov.uk/apply-free-school-meals">www.gov.uk/apply-free-school-meals</a> 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
<b>Part-time work</b>	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: <a href="http://www.londonmet.ac.uk/careers">www.londonmet.ac.uk/careers</a>	Full-time undergraduates Part-time undergraduates Postgraduates

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<b>Sure Start Maternity Grant</b>	£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 using form SF100 (Sure Start) <a href="http://www.gov.uk/sure-start-maternity-grant/how-to-claim">www.gov.uk/sure-start-maternity-grant/how-to-claim</a>	Full-time undergraduates Part-time undergraduates Postgraduates
<b>Students with a disability</b>	Both full-time and part-time students (who are studying at least 25% of an equivalent full-time course) may be able to apply to Student Finance England for the Disabled Students' Allowance. Please contact our Disabilities and Dyslexia Service for more information: <a href="http://www.londonmet.ac.uk/disabilities">www.londonmet.ac.uk/disabilities</a>	Full-time undergraduates Part-time undergraduates Postgraduates

Student Finance England's Maintenance Loan is calculated to support you for term-time only with the expectation that you will supplement your income by working over the long summer vacation. Lone parents who cannot work during the summer or student parent couples, where one parent cannot work due to childcare requirements, may be entitled to claim Income Support over the months of July and August<sup>7</sup>. Claims should be submitted from the last week in June. For information about making a benefits claim, you can call 0800 055 6688.

<sup>7</sup>Please be aware that if this is a new claim, you will be migrated onto the new Universal Credit system and you may find yourself worse off.

For JSA/IS/ESA call 0800 169 0319 (freephone). For Universal Credit call 0800 328 9344 (freephone). Make sure you have your National Insurance number and bank details to hand. For further information on part-time, postgraduate and specialist course funding (PGCE/Social Work/NHS/architecture), please see our information sheets: [www.londonmet.ac.uk/infosheets](http://www.londonmet.ac.uk/infosheets)

### How to contact us

Telephone your Student Hub and ask to book a phone or face-to-face appointment with a Student Money and Accommodation Adviser:

Aldgate – 020 7133 7002; Holloway – 020 7133 7001

Email: [SMAA@londonmet.ac.uk](mailto:SMAA@londonmet.ac.uk)

Website: [www.londonmet.ac.uk/advice](http://www.londonmet.ac.uk/advice)

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