

Childcare Grant (CCG)



Parents' Learning Allowance (PLA)



Adult Dependants' Grant (ADG)



Dependants' Grants



Dependants' Grants

Students who have children or an adult who depends on them financially might be able to get help with the extra costs they have.

Childcare Grant (CCG)

Childcare Grant helps towards childcare costs for students who have dependent children aged under 15 at the start of the academic year (or under 17 if they have special educational needs) in registered or approved childcare. For more details about what childcare qualifies for support, visit www.gov.uk/studentfinance

Depending on the student's household income, they can apply for up to 85% of their actual childcare costs, up to a maximum of up to £155.24 a week for one child, or up to £266.15 a week for two or more children.

Students won't be eligible for this grant if they, or their husband, wife, civil partner or partner get the childcare element of either Working Tax Credit or Universal Credit from HM Revenue and Customs or receive help with childcare costs from the NHS. However students can choose to receive Childcare Grant from us instead if they want.

We'll ask the student to provide estimated costs, which we'll use to work out their Childcare Grant payments until their childcare provider confirms their actual childcare costs. It's important for the student to give a realistic estimate of their costs to avoid having to repay anything later.

Students should apply as early as possible to ensure their payment is ready for the start of their course. This may mean they haven't found a childcare provider yet. They can still apply but their first Childcare Grant payment will be capped at £120.02 per week until their childcare provider confirms their actual costs.

Three times during the academic year we'll ask the student to provide evidence of the amounts they've been charged. We'll send the student a CCG2 form and ask them to get their childcare provider to confirm the weekly amounts they've charged. We'll reassess what they can get based on these costs and, if they've been overpaid or underpaid, their future payments will be adjusted accordingly. If the student has been overpaid, but isn't due any further payments we'll make alternative arrangements for them to repay.



Dependants' Grants

Parents' Learning Allowance (PLA)

Parents' Learning Allowance can help with course-related costs such as books or travel for students who have dependent children.

If they're eligible, students can get up to £1,573 a year. The amount they can get depends on their household income; that is the income of their husband, wife, civil partner or partner (if they have one) and that of any dependants. If the student and their partner are both eligible students, they can both apply for Parents' Learning Allowance.



Adult Dependants' Grant (ADG)

Adult Dependants' Grant can help if a student has an adult who depends on them financially. This can't be the student's grown up children or any adult who gets student finance. If the adult who is dependent on the student isn't their husband, wife, civil partner or partner then their income must be less than £3,796 for them to be classed as dependent on the student.

Students can get up to £2,757 a year. The amount the student can get depends on the income of their husband, wife, civil partner or partner (if they have one) and that of any dependants.

Jobcentre Plus won't count Childcare Grant or Parents' Learning Allowance when working out any other benefits but Adult Dependants' Grant will be taken into account.



Dependants' Grants

How are Dependants' Grants calculated?

A certain amount of the student's household income isn't taken into account. This is referred to as the standard disregard. The amount of household income that is disregarded varies depending on when they started their course.



For students who started their course on or after 1 August 2013

The standard disregard applied will depend on the student's circumstances as follows:

£6,159 for a student with no dependent children

£8,473 for a couple with one child

£9,627 for a couple with two or more children

£9,627 for a lone parent with one child

£10,792 for a lone parent with two or more children

Example:

A student has a partner with a gross income of £16,070 in tax year 2013-14 and two children under 15. The childcare costs are £150 a week for the whole of the academic year.

1. We start by calculating the income we'll use to work out a student's grant entitlement. So if in this example the income we'd use to calculate the student's grant entitlement is worked out as follows:

Gross household income = £16,070

Disregard figure = £9,627

$£16,070 - £9,627 = £6,443$

What's left over is the income assessed for grant entitlement, which in this case is £6,443.

If the income assessed for grant entitlement is less than the disregard figure the student will get the maximum amount of the grants. If the income assessed for grant entitlement figure is more than the disregard figure the grants will be reduced by £1 for every £1 of income above the disregard figure.

2. Once we have this income we'll work out the student's total potential grant entitlement – which is the total amount of dependants' grants the student could get. To do this we also need details of any childcare costs the student might have. In this case the student's childcare costs are £150 a week for the whole academic year.

We begin by working out how much of each grant the student might be able to get and total this amount:

ADG = £2,757

CCG = £6,630 (85% of £150 = £127.50 x 52 weeks)

PLA = £1,573

Total potential grant entitlement = £10,960

Dependants' Grants

3. Then we subtract the income assessed for grant entitlement from the total potential grant entitlement, to give the dependants' grants payable.

Total potential grant entitlement (£10,960) – income assessed for grant entitlement (£6,443) = £4,517

So, in this case the dependants' grants payable is £4,517.

When we pay dependants' grants, the income assessed for grant entitlement is applied to Adult Dependants' Grant first. Any remaining income is then applied to Childcare Grant and finally Parents' Learning Allowance.

This means in the example given the amounts of each dependants' grant payable is:

Adult Dependants' Grant = None (full grant cancelled by contribution of £6,443)

Childcare Grant = £2,944 (full grant reduced by contribution of £6,443)

Parents' Learning Allowance = £1,573

For students who started their course before 1 August 2013

The standard disregard applied will depend on the student's circumstances as follows:

£1,159 for a student with no dependent children

£3,473 for a couple with one child

£4,627 for a couple with two or more children

£4,627 for a lone parent with one child

£5,792 for a lone parent with two or more children

Example:

A student has a partner with a gross income of £15,000 and two children under 15. The student has estimated their financial obligations* (for example, mortgage or life insurance payments) at £2,000 for the academic year. The student also has childcare costs of £200 a week for the whole of the academic year.

*Financial obligations that can be taken in to account must have been in place before the start of their course, examples of obligations that can be taken into account include mortgage or rent payments, life insurance payments and household insurance payments.

1. We start by working out the student's net household income by subtracting their financial obligations from their gross household income:

£15,000 - £2,000 = £13,000

So the net household income used in this example is £13,000.

2. We then subtract the disregard from the net household income leaving the income assessed for grant entitlement.

Net income = £13,000

Disregard figure = £4,627

£13,000 - £4,627 = £8,373

What's left over is the income assessed for grant entitlement, which in this case is £8,373.

Dependants' Grants

If the income assessed for grant entitlement is less than the disregard figure the student will get the maximum amount of the grants. If the income assessed for grant entitlement figure is more than the disregard figure the grants will be reduced by £1 for every £1 of income above the disregard figure.

3. Once we have this income we'll work out the student's total potential grant entitlement – which is the total amount of Dependants' Grants the student could get. To do this we also need details of any childcare costs the student might have. In this case the student's childcare costs are £200 a week for the whole academic year.

We begin by working out how much of each grant the student might be able to get and total this amount:

Adult Dependants' Grant = £2,727

Childcare Grant = £8,840 (85% of £200 = £170 x 52 weeks)

Parents' Learning Allowance = £1,573

Total potential grant entitlement = £13,140

4. Then we subtract the income assessed for grant entitlement for the total potential grant entitlement, to give the Dependants' Grants payable.

Total potential grant entitlement (£13,140) – income assessed for grant entitlement (£8,373) = £4,767

So, in this case the Dependants' Grants payable is £4,767.

When we pay dependants' grants, the income assessed for grant entitlement is applied to ADG first. Any remaining income is then applied to Childcare Grant and finally Parents' Learning Allowance. This means in the example given the amounts of each dependants' grant payable is:

Adult Dependants' Grant = None (full grant cancelled by contribution of £8,373)

Childcare Grant = £3,194 (full grant reduced by contribution of £8,373)

Parents' Learning Allowance = £1,573

At the end of the academic year we'll write to the student and ask for actual costs and evidence to show the financial obligations they had. If the student has over or under estimated their financial obligations their Dependants' Grants entitlement will be reassessed and they may have to repay any overpayment.

Dependants' Grants

How to apply

1. Fill in the main student finance application

To apply for Childcare Grant, Parents' Learning Allowance or Adult Dependants' Grant the student must fill in the relevant sections of the main application for student finance. The quickest way to do this is online at www.gov.uk/studentfinance

We'll ask for additional evidence, for example their child's birth certificate and evidence such as a copy of a tax credit award notice to show that the child is dependent on the student. The student must send all the evidence we ask for as soon as possible otherwise their application might be delayed.

If the student wants to apply for Childcare Grant they should tell us on their application, we'll then send them a separate Childcare Grant application form (CCG1) for them to provide details of their estimated childcare costs. This form can also be downloaded from www.gov.uk/studentfinance



2. We'll send the student a Notification of Entitlement letter

We'll assess the application based on the information the student has provided and send a letter telling them how much student finance, including Childcare Grant, Parents' Learning Allowance and Adult Dependants' Grant they're entitled to.



3. Childcare Grant only – Fill in the CCG2 form

Three times during the academic year we'll send the student a Childcare Costs Confirmation Form (CCG2) that they and their childcare provider must fill in. This asks the childcare provider to confirm the actual amounts they've charged the student. If the actual amount is more or less than the student estimated we'll adjust their next instalment of Childcare Grant accordingly.



How Dependants' Grants are paid

We'll pay any Childcare Grant, Parents' Learning Allowance and Adult Dependants' Grant directly into the student's bank account, in three instalments, at the same time as their other loan or grant payments.



All 2015/16 figures are subject to Parliamentary approval.