**Students with Children**

The Student Finance & Welfare Advisory Service has produced some basic guidance below on your eligibility for benefits if you are a student with a child (or children). However, the benefit system is very complex so if you would like further information or have any specific questions or worries, you may want to book an appointment to see a Student Finance & Welfare Adviser to discuss your specific circumstances.

**You have a duty to inform the Benefits Agency of any relevant changes in your circumstances, such as becoming a full-time student and becoming eligible for student support.**

**Child Tax Credit (CTC)**

Studying does not affect your eligibility for CTC, and most student income is disregarded when calculating your entitlement. CTC is available to a household with at least one dependent child under 16 or at least one dependent young person under 20 (some exceptions) in full-time non-advanced education, approved training or registered with the Careers or Connexions Service.

Applications should be made to HM Revenue and Customs. For further information please refer to the following website <http://www.hmrc.gov.uk/rates/taxcredits.htm>

**Income- based state benefits**

Some full-time students with a child (children), who are on a low income, may still be entitled to claim certain income-based benefits. To check if you are eligible, please contact a Student Adviser within the Student Finance & Welfare Advisory Team.

A full-time student who is a single parent will still have an underlying entitlement to benefits during their course. When applying for student support, a single parent should always apply for the Special Support Grant as this is totally disregarded for benefits purposes. The student loan, minus certain disregards, is taken into account as income. Please note that the law states that where a person is a full-time student, the Benefits Agency must assume that they are in receipt of a student loan **even if they are not** and the loan must be assessed as income.

The NHS Bursary and all Dependants Allowances are usually treated in full as income.

Means-tested (or income-assessed benefits) can be claimed to help with living costs and rent. The most common are Income Support (IS), Job Seekers’ Allowance (JSA) and Housing Benefit (HB).

**Income support**- if you are a full-time student, you can qualify for Income Support if you are a lone parent and your youngest child is under five. In addition, a special rule allows a lone parent on a full-time course of education which started before 25th October 2010, whose youngest child is aged six, seven, eight or nine, to continue to get IS until the end of the course or until his/her youngest child turns ten, whichever comes first. During term-time, your student income will normally put you above the threshold for IS but, if you meet the qualifying rules, you will be able to claim for a nine week period during the long summer vacation.

**Job Seekers Allowance -**A full-time student is not eligible to JSA during term-time. However, if you are a single parent and you do not meet the criteria for Income Support due to the age of your children, you can claim JSA for a nine week period during the long summer vacation. To claim JSA, you must meet the eligibility criterion which is that you are available for work.

**Housing Benefit** – this is also known as the Local Housing Allowance (LHA). A single parent or a student couple with children will still be eligible for HB or LHA. As soon as you receive a copy of your student support notification, you must forward a copy to the Housing Benefit section so that they can work out your new entitlement. Please note: As a full-time student, you will be exempt from Council Tax for the length of your course.

**Useful contacts:**

**Jobcentre Plus 0800 055 6688**

**Cardiff Council 029 2087 2087**

**Tax Credit Helpline 0345 300 3900**

**Student Finance & Welfare Advisory Service 029 2041 6170 or 6333**