

Funding for Mature Undergraduates 2018/19

The term ‘mature’ refers to students aged 25 or over and/or have children

As a mature student you could have extra needs and costs whilst studying. This guide advises on the various funding and benefits available to mature students.

Student Finance

Whether you qualify for student finance depends on, your university or college, your course, if you’ve studied a higher education course before, your age, your nationality or residency status. How much you get will depend on your income and/or your partner’s income. Student Finance should assess you as an ‘independent student’, which means that your parents’ income will not be taken into consideration. Any money you pay towards a pension also doesn’t get assessed as income.

‘Home’ fee paying students can apply for a Tuition Fee Loan and a Maintenance Loan to help with living costs. Those with ‘EU’ fee status can apply for the Tuition Fee Loan only. If you are not sure of your fee status, please speak to a RUSU Adviser.

In addition to these *repayable* loans, you may also be eligible for the following *non-repayable* grants, when funded by Student Finance and studying full time:

If your course started on or after 1 August 2016

Parents’ Learning Allowance Students with children could get up to an extra £1,669 per academic year to help pay for books, materials and travel. How much you get depends on your income.

This grant won’t affect your benefits or tax credit claim. You don’t need to be paying for childcare to qualify. Applications are made through Student Finance. Paid in three termly instalments. You will be asked to confirm your income at the end of the academic year.

Adults Dependants’ Grant Students with an adult financially dependent on them could get up to £2,925 per academic year. The amount you get is dependent on your income, your dependant’s income, your personal circumstances and whether you are in receipt of other grants.

This will affect any income-related benefits or tax credits you receive.

Applications are made through Student Finance. Paid in three termly instalments. You will be asked to confirm your income at the end of the academic year.

Childcare Grant	<p>Based on your income (and/or your partners) income, the number of your dependent children and the cost of childcare. The childcare provider must be on this must be a registered or approved childcare scheme.</p> <p>Help towards childcare costs for students who have a dependant under 15 (or 17 with special education needs). You can get up to £164.70 per week for one child, or up to £282.36 per week for two or more children.</p> <p>Does not affect income-related or housing benefits.</p> <p>To apply, fill in a 'CCG1' form found on www.gov.uk/childcare-grant with the estimated cost of childcare.</p> <p>During each term you will be asked to confirm your childcare costs using form 'CCG2' and your payment might be adjusted to reflect your actual costs.</p>
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If your course started before 1 August 2016

Maintenance Grant	<p>Replaces (in part) the maintenance loan for some students.</p> <p>Income dependent.</p>
Special Support Grant	<p>Replaces the maintenance grant for students with children, on income based benefits, on housing benefits or who are disabled. This is not treated as income by the Government when applying for benefits.</p>

State support

NOTE: Recourse to public funds

If you have a residence permit that allows you to live in the UK, it may include the condition that you have 'no recourse to public funds'. If so, it means you will not be able to claim Housing Benefit, Council Tax Reduction, most welfare benefits or tax credits that are paid by the state. However, there are exceptions for some benefits and if you are in any doubt, please speak to a RUSU Adviser.

Housing Benefit

Some students are eligible for Housing Benefit to help them pay their rent. Applications for Housing Benefit are made to your Local Authority.

You may be eligible if you have a low household income AND:

- You are a lone parent, or
- You and your partner are both students, with a child under 16, or
- You receive certain welfare benefits (Income Support; Income-related Job Seekers' Allowance; Income-related Employment and Support Allowance; Disability benefits such as DLA, PIP or Attendance Allowance)

Council Tax

Most full time students do NOT pay Council Tax. However, if you study part-time or are suspended from your studies you might be liable to pay Council Tax.

If you are liable for Council Tax, have a low household income AND you receive Housing Benefit you may be eligible for Council Tax Reduction. If you are the only person liable for Council Tax in your house then you will receive a 25% discount. Please see our Council Tax information leaflet for more information.

Welfare benefits

Employment and Support Allowance (ESA) - If you receive a disability benefit (DLA or PIP) you may also be eligible to receive Employment and Support Allowance, which is for people who cannot work due to disability or illness.

Income Support - If you are pregnant or a carer or a lone parent with a child under 5, have a low household income, and work less than 16 hours per week, you may be eligible for Income Support. It can also be paid to some women in the final 11 weeks of pregnancy.

Job Seekers Allowance (JSA) - Paid to individuals looking for employment. Below is a table of who can apply for JSA and when. When a student can't claim, but is eligible it might be the case that their partner can claim for both as a couple. Please speak to a RUSU Adviser about this.

JSA	During Academic Year	During Summer Vacation
Students without children	Not eligible	Not eligible
Students with children	Not eligible	Lone parents or one member of a student couple can claim
Part time students	May be eligible	May be eligible
Suspended students	Eligible if suspended on medical grounds, has recovered and waiting to return to course	

Child Tax Credits - Paid to the main carer of a child and the amount depends on household income, number of children and if the children have a disability.

Working Tax Credits - You may be eligible if you are assessed as low income AND:

- Work 16 hours+ and are a lone parent, a couple with children or have a disability; OR
- Work 24 hours+ and are a couple with children; OR
- Work 30 hours+ and aged over 25

Tax Credits can pay for up to 70% of childcare costs (they must be a registered child-minder). You cannot claim Working Tax Credits and the Childcare Grant (Student Finance) together.

Income taken into account for Tax Credits	Income ignored when calculating Tax Credit
Dependants' Grant	Student Loans/Grants incl. Postgraduate loan
Professional Career and Development Loan	Bursaries, Scholarships, Student Support Fund (Hardship)

Universal Credit (UC) - Replaces 6 Benefits (Income Based JobSeekers Allowance, Income Based Employment and Support Allowance, Income Support, Housing Benefit, Working Tax Credits and Child Tax Credits)

Is being rolled out through the country, use <https://www.universal-credit.service.gov.uk/> to find out if your area is in a Full Service Area.

Students might be eligible for Universal Credit as part of a joint claim.

University support

Reading Bursary

Paid to home or EU students with a household income of less than £27,000. In order to receive this bursary, your household income must be assessed by Student Finance. If eligible, you can receive a £1,100 fee waiver or 2 x £550 payments to help meet living costs.

Reading University Student Support Fund

When any student is struggling financially and has utilised all options in maximising their income, they may be eligible for funds from the University to prevent extreme hardship or withdrawal from studies.

Grants

Grants from charitable trusts can help to buy specific items or pay bills. Websites like www.turn2us.org.uk list all eligible grants based on your circumstances.

If you would like further advice or to speak with somebody in person then a Students' Union Adviser may be able to help. The specialist advisers offer a confidential service, independent from the University so they can discuss your case with you in private.

Contact us by email at advice@rusu.co.uk, or visit us in the RUSU building.

You can book an appointment or attend a drop-in session. During Term time, drop in runs on Monday, Tuesday, Thursday & Friday (11.00am-1.30pm) and Wednesday (2pm-4.30pm)

