

Welfare benefits for student parents

Information for UK undergraduates

If you will be starting a full-time undergraduate degree course with us and have responsibility for a child or children, the following information will help you prepare financially for the transition. Please contact us if you require advice or if your student funding is delayed.

1. Apply for your student funding through Student Finance England and/or NHS Bursaries. Visit www.essex.ac.uk/fees-and-funding/ for information about what is available and how to apply. Your student funding may include:
 - a loan for tuition fees (not means-tested)
 - a loan for living costs (maintenance loan, partially means-tested)
 - a Parents Learning Allowance (means-tested)
 - an Adult Dependant Grant if you also have a partner who is financially dependent on you
 - help with childcare costs from your funding body (Childcare Grant) or through working tax credit
2. Check to see if any bursary schemes are applicable to you by visiting www.essex.ac.uk/fees-and-funding/ug/scholarships/default.aspx
3. If you are currently in receipt of any welfare benefits or tax credits, notify the benefit provider that you will be starting a full-time course and tell them about any change to your income. If they need evidence of your student income send them your funding letter (financial notification from Student Finance) once you have received it.
4. In addition to your child benefit, if you are not currently receiving tax credits you may be able to claim child tax credit and, if you and/or your partner are working a certain number of hours, working tax credit. Information about claiming can be found at: <https://www.gov.uk/claim-tax-credits>.
5. If you are on a low income and paying rent, you can apply for housing benefit. Information is here <https://www.gov.uk/housing-benefit> but you will apply through your local council. As Universal Credit is rolled out further, you may be asked to apply for Universal Credit instead of tax credits and housing benefit.
6. Plan your budget, see our tools at: www.essex.ac.uk/fees-and-funding/money/default.aspx
7. Once you have registered on your course, apply for your council tax exemption or discount at <https://www.essex.ac.uk/studentdocs/>.

Your student funding is meant to cover the academic year but not the long summer vacation. You may be able to apply for benefits or a reassessment of benefits in the summer.