

## Welfare benefits for student parents

## Information for UK postgraduates

If you will be starting a postgraduate 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.

- 1. Postgraduate funding comes from a variety of sources and some students are self-funded. Information about tuition fees and various funding schemes can be found at <a href="https://www.essex.ac.uk/fees-and-funding/">https://www.essex.ac.uk/fees-and-funding/</a>
- 2. 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.
- 3. 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: <a href="https://www.gov.uk/claim-tax-credits">https://www.gov.uk/claim-tax-credits</a>.
- 4. Help with childcare costs may be available through the tax credit system if you are receiving working tax credit. See this web page for details and to claim: <u>https://www.gov.uk/help-with-childcare-costs</u>.
- 5. If you are on a low income and paying rent, you can apply for housing benefit. Information is here <u>https://www.gov.uk/housing-benefit</u> 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: <u>https://www.essex.ac.uk/fees-and-funding/money/</u>
- 7. Once you have registered on your course, apply for your council tax exemption or discount at <a href="https://www.essex.ac.uk/studentdocs/">https://www.essex.ac.uk/studentdocs/</a>.