

Extra financial support

For All NHS funded Students with children

**Information produced by the
Advice & Money team,
Student Support Centre
Cardiff University**

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The information in this guide is applicable to full-time NHS Funded students studying the following courses at Cardiff University and who are funded via the NHS SAS Wales or the NHS BSA England. It is for students who started their course prior to September 2017. See page 15 for further guidance.

- BN Nursing & BM Midwifery
- BSc Occupational Therapy
- BSc Physiotherapy, BSc Radiography
- BSc Radiotherapy & Oncology
- BSc Dental Therapy & Hygiene or HE Diploma in Dental Hygiene
- BSc Operating Department Practice
- Medicine & Dentistry students who are eligible to apply for NHS Funding from the 5th Year of the course.

If you are a Medical or Dental Surgery student and originally domiciled in Scotland or N Ireland prior to your course you will need to check the rates of funding applicable to you with the SAAS (Scotland) and Student Finance N Ireland.

Dependants' Allowances

In addition to your basic NHS Bursary, if you have children or an adult in your household who are financially dependent on you whilst you study, you can also apply for Dependants' Allowances.

Dependants' Allowances are means-tested, so how much you receive will depend on an assessment of your household income (See page 8).

How much are Dependants' Allowances?

The maximum annual rates of Dependants' Allowances are -

	Medicine & Dentistry students who started their course prior to September 2012	All September 2012 or later entry students
Adult dependant, or first child if no adult dependant	£2,693	£2,448
Other dependants	£549 each	£549 each

These are the current 2015/16 rates.

How is the Allowance paid?

It is usually paid to you at the same time as your NHS Basic Bursary. For most students the NHS Bursary is paid monthly.

Parents Learning Allowance

The Parents Learning Allowance is a non-repayable allowance to help with some course-related costs such as travel to attend university, books, stationery, photocopying and equipment as well as some help towards some costs of caring for children such as school related expenses.

If you have children who are financially dependent on you then you will be considered for this allowance but it is means tested against your household income. (See page 8)

How much is the Allowance?

The maximum annual rate of Parents Learning Allowance (PLA) is as follows. The amount of Allowance does not depend on how many dependent children you have.

Medics & Dentistry students who started their course prior to September 2012	All September 2012 or later entry students
£1,329	£1,204

These are the current 2015/16 rates.

How is the Allowance paid?

It should be paid to you via Cardiff University at the same time as your NHS Basic Bursary.

The Childcare Allowance

If you expect to incur registered childcare costs there is the option to apply for help with the costs via the NHS Childcare Allowance. The Childcare Allowance is for registered childcare only.

How much is the Allowance?

- **For one child:**

The allowance is up to 85% of actual costs throughout the year including vacations. However, the maximum amount of allowance that will be paid for one child is £128.78 per week.

- **For two or more children:**

The allowance is up to 85% of actual costs throughout the year including the vacations. The maximum amount of allowance that would be paid for two children or more is £209.95 per week (Via NHS SAS Wales) OR £191.45 per week (Via NHS BSA England).

You will be expected to make up the remaining 15% or more of the costs yourself either from your Bursary, Benefit or tax credit income or from your own / family's earnings or savings. There is the option to check with the Advice & Money team, Student Support Centre about any additional financial support options.

You would need to check with your NHS funding authority if the Childcare Allowance can be considered for contracted childcare costs during University vacations.

You cannot get the Childcare Allowance and the childcare element of Working Tax Credit (WTC) at the same time. To claim help with childcare via WTC as a couple you both need to be in paid employment. Time on placements is not treated as paid employment.

If you incur non-registered childcare costs, and there are good reasons for this, or you are concerned about covering registered childcare costs in full contact the Advice & Money Team, Student Support Centre for further advice.

How the Childcare Allowance works

The NHS will ask you to estimate your childcare costs for each academic year. Your childcare provider/s will be asked to sign the Childcare Allowance application form as confirmation of the arrangement and costs. Your Allowance will be based on this estimate.

You may find that your study commitments change during the year as you move from academic and practical learning based at the University to clinical placements away from the University. If your childcare provider cannot be flexible you may need to pay for the maximum amount of childcare required even though sometimes you do not need this. The Childcare Allowance would usually apply to the contracted arrangement.

If your childcare provider is able to be flexible your weekly childcare costs may differ throughout the course.

This means that some months you may receive a greater Childcare Allowance than you need for that month, in which case you will need to save it for the months in which your childcare costs may be greater.

During the academic year you will be asked to provide receipts for the childcare you have paid for. If these receipts show that you have had more or less registered childcare than you originally estimated, your Childcare Allowance will be recalculated accordingly. Future payments may increase or decrease as appropriate to account for any recalculation.

We recommend that you:

- Take a photocopy of your childcare estimates for the year before you return the form to the NHS.
- Throughout the year, regularly check your actual spending on childcare costs against what you estimated you would spend. Keep a record of what you actually pay for registered childcare.

- Students often use the option of transferring their childcare allowance each month into a separate account and pay for childcare fees from this account as this may make managing the Childcare Allowance easier.
- Ask for a receipt every time you make a payment to your childcare provider and keep them to hand until the NHS asks for them.
- If your circumstances change during the year (e.g. you change childcare providers, or you are paying less / more for childcare than you anticipated etc.) inform the relevant NHS Awards service immediately and keep a record of your communication with them.

How is the Allowance paid?

When your application has been assessed the relevant NHS awards service will notify you of your entitlement to the Childcare Allowance and how it will be paid. The Allowance is usually paid to you and you will be responsible for paying it to your child carer.

For most students it is paid into your bank account via Cardiff University and usually in instalments.

Will I qualify for extra allowances?

The basic principle is that your **'household net income'** reduces pound for pound the maximum amount of annual Dependents' Allowances, Parents Learning Allowance and estimated Childcare Allowance applicable to your family.

If household income, after the following disregards and deductions are applied, is less than the maximum extra allowances you could receive you would be entitled to the difference in extra support. (See overleaf)

'Household net income' includes

- The NET salary of a spouse or partner
- Other taxable income after tax has been deducted
- Working Tax Credit received as a couple

For a full list of what counts as taxable income go to www.adviceguide.org.uk and look up under 'tax'.

The following is deducted or disregarded

- ✓ Rent, less Housing Benefit, or mortgage up to £6000 p.a. provided you were liable for this cost prior to your course.
- ✓ For each member of your family (not including you as the student) £1154 is deducted for Pre-September 2012 entry students and £1000 for all other students.
- ✓ Employees pension contributions are deducted
- ✓ Life assurance payments are deducted

- ✓ Student funding is disregarded
- ✓ Your earnings as a student is disregarded
- ✓ Tax Credits paid to you as a single student are disregarded
- ✓ Most benefits are disregarded

Note. The above information is for guidance only, the NHS funding authority is responsible for calculating entitlement to extra allowances and what is included in the assessment may change from year to year. Earnings replacement benefits such as Incapacity Benefit (claimed since 1995), Employment & Support Allowance (Contribution based) and Carers' Allowance count as a taxable income.

Who usually qualifies for full entitlement?

Most single parents who depend on a combination of student funding, tax credits, benefits and / or part-time work should qualify for the full range of Extra Allowances via the NHS Bursary scheme.

Student's with a spouse or partner not in paid employment. You are likely to qualify for the full range of Extra Allowances if you expect to rely solely on student funding, Child Tax Credit (if applicable), your part-time earnings as a student and your partner/spouse either claims means tested benefits/sickness or disability related benefits or has an equivalent low income from another source.

Who may qualify to partial entitlement?

You may qualify for partial entitlement to extra allowances if your household receives Working Tax Credit or your partner/spouse receives Employment Support Allowance/Incapacity Benefit and

- You have children and
- Your rent or mortgage costs are £6,000 or more p.a.

Students in this position may not qualify for Dependants' Allowances but may receive a full or partial Childcare Allowance depending on the level of household income and estimated registered childcare costs.

Who would not usually qualify?

For students without children this is likely to apply if you live with a spouse or partner in full-time paid work. It is also likely to apply if you live with a spouse or partner, and you have children, and the earnings of your spouse or partner are above the threshold to qualify for Working Tax Credit (i.e. you qualify for Child Tax Credit only).

However, this can vary significantly depending on individual family circumstances (the amount your spouse/partner earns, the number of children in your household, how much registered childcare costs you expect to incur etc.) so it is always worth checking to see if you may be entitled.

Social Security Benefits

Students with children and/or a spouse or partner may be eligible to claim benefits on the following grounds.

- **On grounds of personal circumstances**

Personal circumstances usually include:

- Disability
- Long-term sickness and incapacity for work
- Expecting a baby (Maternity benefits)

- **On grounds of low income**

These benefits are means tested and are usually -

- Income Support
- Housing Benefit (if you pay rent)
- Job Seekers Allowance (JSA)

Note: Eligibility to claim JSA is usually restricted to the spouse/partner of a student, single parent students in the summer vacation or students who are waiting to return to study after a period of interruption to study.

How student funding is treated for benefits

The Childcare Allowance and the Parents Learning Allowance are disregarded in full.

With the exception of a disregard for some course related expenses (travel & books) other student funding that you receive including Dependants' Allowances is treated as income for benefits purposes.

If you received means-tested benefits prior to your course the basic principle is that student funding for living costs should replace some or all of these benefits. The following pages provide a guide as to what benefits you may be entitled to claim according to your household circumstances.

Students with a non-student spouse/partner

If your spouse or partner is not in paid employment he/she may be able to claim Income Support or JSA (Income based) depending on his/her circumstances. You and if applicable your children could be included in the claim.

If your spouse or partner claims benefits in his/her own right on the grounds of disability and/or incapacity for work (e.g. DLA, PiP Incapacity Benefit or Employment & Support Allowance) he/she is eligible to continue to claim these benefits while you study at university.

However, for means-tested benefits most of your student funding will be taken into account to determine entitlement to means tested benefits. In practice this usually means that your student funding would be over the threshold for your partner/spouse to qualify for Income Support and JSA (Income based) but there may be an entitlement to some Housing Benefit if you pay rent. In this situation your spouse or partner should make the claim.

Student couple

If you pay rent then you are eligible to claim **Housing Benefit** throughout the year **but** only if either of you is responsible for a child. Entitlement would be reduced by income including student funding for the period of the academic year that it is paid.

If you are on a course that incorporates a summer vacation and your student funding is paid for less than 12 months of the year it may be possible for you or your partner/spouse to claim **Job Seekers Allowance (Income Based)** in the summer vacation if you or your partner/spouse are not in paid employment **and** if either of you is responsible for a child.

Otherwise, in certain circumstances it may be possible to claim Income Support in the summer vacation. You would need to satisfy the general eligibility conditions which are outlined at the following web site. These conditions are specific but may apply if you have children **and** if either of you is disabled or you are treated as unable to work due to long term problems with your health.

<https://www.gov.uk/income-support>

Lone parent students

You are eligible to claim benefits because you have children. However, because most of your student funding counts as income your entitlement to means tested benefits is likely to be affected.

If your course incorporates a summer vacation, and student funding is paid for less than 12 months of the year, it may be possible to claim Income Support in the summer vacation if you are responsible for a child under 5. If your youngest child is aged 5 or over you may still be eligible to claim Income Support in the summer vacation if you have claimed Income Support continuously since prior to starting at University. Otherwise if your youngest child is aged 5 or over there will be the option to claim JSA in the summer vacation if you have a low income and you are available for paid work.

NHS Funded single parent students relying only on student funding and Child Tax Credit have been able to claim Housing Benefit between £20 and £85 per week during term-time and the short vacations. The lower entitlement is usually for Council or Housing Association rents and the higher entitlement is usually for private rented properties.

If you undertake paid work while studying then your entitlement to Housing Benefit would be reduced. Other income such as Child Benefit, Maintenance payments and some Disability Benefits (E.g. DLA) are disregarded in full.

If you qualify for housing benefit it can be claimed throughout the year. Entitlement is likely to be increased in the summer vacation period if your funding is paid over term time only i.e. over 10 months and you don't work in the summer.

**If you'd like to find out if you are likely to qualify for benefits
or continue to receive certain benefits contact
The Advice & Money team, Student Support Centre**

Tax Credits

There are 2 types of tax credit - **Child Tax Credit** and **Working Tax Credit**.

Child Tax Credit

All students who care for children under 16, or under 20 and in approved education or training, are eligible to claim Child Tax Credit. It is paid in addition to Child Benefit (Family allowance) and you don't have to be working to claim Child Tax Credit.

Child Tax Credit has, for most claimants, replaced the child allowance components of means-tested benefits such as income support.

The amount of Child Tax Credit that you qualify for depends on your household income. Single parent students relying mainly on student funding would usually get the maximum Child Tax Credit.

If you claim Child Tax Credit for the whole year the maximum amount is a £2,780 child element per child and a single £545 family element. If you have a disabled child you should qualify for an extra amount.

If you claim Child Tax Credit part the way through the tax year (April to April) it will be calculated on a pro-rata basis.

Child Tax Credit is usually paid every four weeks and it should continue to be paid all year round

Free School Meals

If you qualify for maximum Child Tax Credit this should be a passport to free school meals. You need to apply via the Local Authority responsible for the school your child attends. Go to <https://www.gov.uk/apply-free-school-meals> or contact your Local Authority or your child's School for further information.

Working Tax Credit

Students are not excluded from claiming Working Tax Credit (WTC). You would need to satisfy the general eligibility conditions and the main ones that are likely to apply to NHS funded students are as follows –

- You are single and care for a child and you work at least 16 hours per week
- You and your spouse or partner care for a child and
 - You work a combined 24 hours per week and one of you must work at least 16 hours per week.(There are some exceptions to this category)

For more information including the exceptions and additional conditions to the above go to <http://www.hmrc.gov.uk/taxcredits/> or contact us for further advice.

A spouse or partner has the option to make a claim if any of the general eligibility conditions apply to him/her. The amount of Working Tax Credit that you may be entitled to receive will depend on household income.

While on clinical placement you are a registered student and not an employee therefore your placements do not qualify as work for Working Tax Credit.

Check your entitlement to tax credits

There is a Tax Credits Calculator on the hmrc.gov website.

How student funding is treated for tax credits

With the exception of the Adult Dependant Grant all other student funding is disregarded in full.

Student funding is not taxable income, so your individual “taxable income” whilst you are studying will only be your earnings if applicable or other taxable income.

Further information and advice

You have the option to contact the Advice & Money team, Student Support Centre, Cardiff University

We often receive enquiries from prospective and current students who simply wish to check or clarify what student funding they may be eligible to apply for and what other support may be applicable to their situation.

We are independent of the NHS, Student Finance and DWP and we can provide an overview of all sources of financial support for students.

Basically, if you have any queries about student finance contact us. If we can't help we will probably know who could.

<p>Student Support Centre (Heath Park Campus) 2nd Floor Cardigan House University Hospital of Wales</p> <p>Telephone: 029 2074 2070</p> <p>Email AdviceandMoney@cardiff.ac.uk</p>	<p>Student Support Centre (Cathays Park Campus) 50 Park Place</p> <p>Telephone: 029 2087 4844</p> <p>Email AdviceandMoney@cardiff.ac.uk</p>
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This guide cannot cover all individual circumstances. The actual assessment of eligibility and entitlement to funding is carried out by the relevant funding authority and for benefits and tax credits by the DWP and HMRC.

The rates in this guide are for 2016/17. We are expecting an announcement from the Welsh Government by January 2017 about funding arrangements for new students starting a healthcare course from September 2017.

Please check with the Advice & Money Team, Student Support Centre, Cardiff University, for any updates to this guidance.

Applying for Extra Allowances

Medicine & Dental Surgery students

Where you apply depends on where you were living prior to the start of your course.

- If you were living in Wales you apply to the NHS Wales Student Awards Services (NHS SAS).

<http://www.nwsspstudentfinance.wales.nhs.uk/home>

Telephone: (029) 2037 6854

- If you were living in England you apply to the NHS BSA in England.

<http://www.nhsbsa.nhs.uk/Students.aspx>

Telephone: 0300 330 1345

- If you were living in Scotland you apply via the Student Awards Agency Scotland.

<http://www.saas.gov.uk/index.htm>

- If you were living in N Ireland you apply via Student Finance Northern Ireland.

<http://www.studentfinancenir.co.uk/>

All other NHS Funded students

You need to apply via the NHS Student Awards Services in Wales regardless of where you were living in the UK prior to your course.

<http://www.nwsspstudentfinance.wales.nhs.uk/home>

Telephone: (029) 2037 6854

New online application system for NHS Student Awards Services Wales

If you are a new student applying for NHS funding via the NHS SAS Wales for the first time you need to apply online.

If you are a continuing student and you have applied via the NHS SAS Wales online application system in previous years you need to apply online again.

If you are a continuing student and not applied in previous years via the NHS SAS Wales online system please check the NHS SAS Wales website or contact them directly for updates about applying online or via a hardcopy application.

All applicants – Supporting evidence for an application

When applying for the extra allowances listed in this guide you will be asked for evidence of your family circumstances and income such as birth certificates of children, marriage certificate or if not married proof that your partner lives with you OR proof of your single status.

Council tax letters, utility bills, the most recent tax credit assessment, proof of child benefit payments are forms of evidence that you are usually asked to provide.

You will also be asked for evidence of your household income.