

STUDENTS AT SCHOOL AND FURTHER EDUCATION (E.G. LOCAL COLLEGES)

Further education is the term used to describe level 1, 2 and 3 courses. These could be A levels, Access Courses, NVQ's or courses that cover basic skills such as literacy, numeracy or computer skills.

Learner support fund (Childcare)

Further education colleges (such as Hackney Community College, College of North East London (CONEL) and City & Islington College) have government funding to help their students pay for childcare. Each college independently decides how to use the money; they often run their own nurseries, but they may support their students to get other types of childcare.

Who can apply?

Students aged 20 or over at further education colleges.

How can you apply?

Contact student support department, the welfare worker or the childcare co-ordinator at your college as soon as possible, as each college has limited funding which will be given on a first-come-first-served basis.

New Deal for Lone Parents

The New Deal for Lone Parents programme could help with your childcare costs whilst you study. Your Lone Parent Adviser may also be able to help you with childcare, in the week before you start working.

Who can claim?

This is for lone parents with a child under 16 years old, who are not working, or are working less than 16 hours per week. Your course or placement, up to Level 3, has to be agreed by your Job Centre Plus adviser.

How can you apply?

Contact your Lone Parent Adviser at your local Job Centre Plus office, or go to www.direct.gov.uk and click on New Deal.

Care to Learn – teenage parents

The Care to Learn scheme can help with your childcare costs of up to £175 per child per week, and any related travel costs while you are at school or college. It helps young parents continue their education and training, including compulsory education. For more information, go to www.direct.gov.uk/caretolearn.

Who can apply?

This scheme is for teenage mums or dads at school or college. You must start your course before your 20th birthday.

How can you apply?

Call the Learner Support Helpline on **0800 121 8989** to get an application form. If you need help fill out the form, ask your Connexions Advisor or your parent/carer. The form has sections that need to be completed by your school or college, as well as your registered childcare provider. Care to Learn will write to you and your childcare provider within 3 weeks to let you both know when and how your childcare will be paid. For childcare to be paid from the day you start learning, you will need to apply before your course starts (or within 28 days of starting).

Adult learning grant

This grant is a means-tested allowance of up to £30 per week during term time, for students on a full-time education course that leads to a first full Level 2 or Level 3 qualification.

Who can apply?

This grant is for students aged 19 or over, on a full-time further education course that leads to a first full Level 2 or Level 3 qualification. You must not receive out-of-work benefits at the same time.

How can you apply?

Contact the Learner Support Helpline on **0800 121 8989**. You can also ask the welfare officer or student support at your college.

STUDENTS AT HIGHER EDUCATION (E.G. UNIVERSITIES)

Higher education refers to courses that lead to Level 4 or above qualifications. Examples of these include undergraduate degrees, postgraduate courses, Higher National Diplomas, Higher National Certificates and Diplomas of Higher Education.

Childcare Grant for full-time higher education students

The Childcare Grant could cover as much as 85% of your childcare costs during term time and holidays. It pays up to a maximum of £148.75 per week if you have one child, or £255 per week if you have two or more children. How much you get depends on your actual childcare costs. The grant is paid in three instalments through the Students Loan Company and does not have to be repaid.

This grant is not taken into account when calculating income for benefit purposes. However, you cannot get this grant if you or your partner claims the childcare element of the Working Tax Credit.

Who can apply?

Full-time undergraduate students with dependent children aged under 15 (or under 17 if the child is disabled).

How can you apply?

The easiest way to apply is to do it online, but it is also possible to apply in writing. For further information, visit www.direct.gov.uk/studentfinance or call **0845 300 50 90**.

Parents' Learning Allowance

The Parents' Learning Allowance helps with costs related to your course like books, materials and travel. Depending on your household income, you may be able to get between £50 and £1,508 in 2010/11. Any help you get is paid on top of the standard student finance package in three instalments, and does not have to be paid back.

Who can apply?

Full-time undergraduate students with dependent children.

How can you apply?

The easiest way to apply is to do it online, but it is also possible to apply in writing. For further information, visit www.direct.gov.uk/studentfinance or call **0845 300 50 90**.

Access to Learning fund

The Access to Learning fund can provide support for students on lower incomes. Your college will consider your application and situation, and decide if they can give you any money. Payments are usually given as grants and do not have to be repaid, and sometimes short-term loans are also available.

Who can apply?

Full or part-time undergraduate students with dependent children, who are at risk of leaving their course because the Childcare Grant does not pay for all the childcare costs, should apply. Students with children, especially lone parents, are a priority for the fund.

How can you apply?

Contact student services or a welfare officer at your university or for necessary information for an application.

NHS Childcare Allowance

If you are a health professional student at university, you may be able to get help with your childcare costs from the NHS Childcare Allowance. It may pay up to 85% of your childcare costs of up to £126.65 a week for one child or £187.85 for two or more eligible children (2010/11). Childcare Allowance can cover 52 weeks in the year, and will usually be paid monthly.

Who can apply?

Health professional students in receipt of an NHS Bursary, with dependent children aged under 15 (or under 17 if the child is disabled).

How can you apply?

For more information, contact the NHS Students helpline on **0845 358 6655**, or go to the "Student Bursaries" section at www.nhsbsa.nhs.uk.

Professional and Career Development Loan (P&CDL)

This is a loan that could help your pay for learning. It is a bank loan, so you will have to pay it back once you finish your course. The interest on your loan is paid for by the Young People's Learning Agency while you are learning and for one month afterwards. After this, you will have to repay the loan to the bank, over an agreed period at a fixed rate of interest.

You can borrow between £300 and £10,000 to help you fund up to two years of learning (or three if the course includes one year of relevant practical work experience). You can use the money to pay for your fees, or childcare costs.

Who can apply?

Students studying for a professional or vocational qualification e.g. masters degree or management training. You can be employed, self-employed or unemployed, and must be over 18 years old.

How can you apply?

Call the P&CDL Information Line on **0800 585 505** to get an application pack and further advice, or go to www.direct.gov.uk/cdl.

COMING OFF BENEFITS

In Work Credit

In Work Credit is a fixed tax-free payment of £60 per week, payable for up to 52 weeks on top of your earnings. If you start working at least 16 hours per week, you might be able to get £3,000 over a year.

Who can apply?

Parents who have been on benefits for over a year and have recently started a job.

To claim In Work Credit you must:

- have a dependent child under the age of 16 living in your household
- have started working at least 16 hours per week (24 hours per week for a partner)
- expect that work to last 5 weeks or more
- have been receiving a qualifying benefit for 52 weeks or more

You must claim In Work Credit within 5 weeks of starting work.

Please note that In Work Credit is totally different to Tax Credits. Make sure you claim Tax Credits too (see page 6 for more information)

How can you apply?

Contact your local Job Centre Plus office to find out more.

Ways Into Work

Ways Into Work helps people in Hackney to find work. They may pay for childcare whilst you go on a short course, look for work or go on a placement that will lead to a job. If you are registered with Ways Into Work and get a job, they may also help with the first few weeks of childcare when you start working. Please note that they are not able to help everyone.

Who can apply?

Unemployed mums or dads in Hackney, looking to start working soon.