

Claiming Benefits whilst Studying



This leaflet is intended for **HOME STUDENTS in Higher Education only**.

Most International Students are not allowed to claim state benefits and should seek out advice before trying.

EU Students and UK national who have been living outside the UK may not be eligible for state benefits and should also seek further advice.

The Student Advice Centre (SAC) can provide you with further information and have copies of many leaflets referred to in this sheet. We can also calculate your entitlement to any of these benefits.

A. WHO CAN CLAIM?

Most full-time students cannot claim state benefits for the duration of their course, including vacations and temporary absences (see section B below). There are however some exceptions to this rule:

Students who may be able to claim **INCOME SUPPORT (IS)**:

- Lone parents with children under 16 year old
- Those disabled or incapable of work due to illness (but only in certain circumstances)
- Sick
- Registered blind

Students entitled to claim **JOBSEEKER'S ALLOWANCE (JSA)**:

- Part-time students (course registration)
- One of a couple who are both full time students and one of you is responsible for a child; you may be able to get JSA in the summer vacation.

In addition, for both benefits, you and your partner's joint income must be below a certain level, depending on age, marital status, age and number of children and whether you have a disability or long term illness.

Your capital, savings and income will be taken into account when your benefit is calculated. Your income includes any grant you receive, whether or not you actually get it. As a result you may find that you are only entitled to a nominal amount of benefit or do not qualify at all. However, because of the way the loan and allowance are treated for income purposes, **your benefits may increase in the summer vacation and you should therefore re-apply then if you were refused earlier.**

JSA is intended for unemployed people who are looking for work. Student claimants, have to remain available for full-time work (at least 40 hours per week) and provide evidence that they are actively looking for it. This remains a continuous requirement throughout the claim: claimants have to 'sign on' each fortnight at the local Job Centre and attend a short interview to check they are still looking for work. Claimants who have been unemployed for 6 months, depending on their age, may face compulsory training courses and have their benefits stopped if they fail to comply.

Part-time students have to undertake in their 'student questionnaire' to rearrange their lectures or give up their course if offered a job. If you are considering taking up part-time study it may be easier to work part-time and claim Housing Benefit for help with your rent instead.

If you face any difficulties with your claim please seek advice from the SAC. Also see Benefits Agency leaflets 'A guide to Income Support' and 'jobseekers Allowance: Helping You Back to Work' for basic rules.

B. LEAVING YOUR COURSE EARLY

If you withdraw or are dismissed from your course early, or transfer to another course, you may be able to claim benefits. If however you only suspend your studies temporarily, then claiming benefits may be more difficult and will depend on your individual circumstances, and your intended date to rejoin your course.

The regulations on claiming benefits have been amended to accommodate those students who are sick or have caring responsibilities, or who have been prevented from returning to their course by the University, and there is a time limit on the benefit payable.

Check with the Student Advice Centre or your local Social Security Office for information on your particular circumstances.

C. HOUSING BENEFIT (HB) AND COUNCIL TAX BENEFIT (CTB)

Help with housing costs may be available through HB if you pay rent; either IS or JSA if you have a mortgage; and CTB if you are liable for Council Tax. However, these benefits are only available to students who either are in receipt of IS or JSA (see section A), or who fit into one of the categories of student described in section A and fulfil specific conditions.

You cannot usually get HB if you are a full-time student unless you are disabled or have children.

For more information, contact the SAC, or see Social Security Office leaflets 'Help with your Rent' (Form GL16) for HB, 'A guide to Income Support' (Form IS20) for help with your Mortgage, and 'Help with your Council Tax' (Form GL17). Also see the SAC leaflet 'Council Tax'.

D. WORKING TAX CREDIT (WTC)

If you have dependent children and you or your partner work 16 hours or more each week you may qualify for WTC. Contact www.inlandrevenue.gov.uk for information.

E. CHILD TAX CREDIT (CTC)

All Parents are entitled to CTC if your child is under 16 or 19 in full time education; the amount is income based contact www.inlandrevenue.gov.uk for information.

F. NHS BENEFITS

Students in full-time education who are aged under 19, or who are in receipt of IS or JSA, are entitled to free prescriptions, NHS dental treatment, sight tests, glasses and contact lenses. If you do not fit into the above categories but are defined as on low income you may qualify for a full or partial reduction of the costs and should fill in form HC1. If you wish to claim a refund of charges already paid fill in form HC5.

G. OTHER BENEFITS

As a full time student you may also be entitled to claim other benefits such as Disability Living Allowance or Incapacity Benefit - there are strict rules and regulations surrounding these benefits and you should check with the Student Advice Centre or Social Security Office for more details.

IF IN DOUBT ON THESE OR ANY OTHER MATTERS SEEK FURTHER ADVICE FOR THE STUDENT ADVICE CENTRE.

You can access our website at <http://www.unionsociety.co.uk/sac>

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