

Claiming Job Seekers Allowance (JSA) after Graduating



The information in this leaflet is aimed at students who are about to graduate and are intending to claim Job Seekers Allowance (hereafter JSA). If you are a single parent, a carer, over pension age or unable to work due to illness or disability you may be entitled to Income Support instead. This leaflet provides brief guidelines only to JSA. **For further information contact the Student Advice Centre.**

JSA consists of two benefits, **Income-based JSA** and **Contribution-based JSA**. Contribution based JSA can only be paid if you have paid or been credited with a specific amount of National Insurance Contributions in the tax year before your claim. If you have only done part-time or vocation work during this period it is unlikely that you will qualify. You need not have paid any National Insurance Contribution to qualify for Income-based JSA. **The remainder of this leaflet will refer to income-based JSA only.**

A. JSA - Do you qualify?

- You must be a jobseeker or working for less than 16 hours per week.
- Any income you have must be sufficiently low.
- Your capital and savings must be less than £16,000.
- You must be available for work and actively seeking work.

You must be willing to take up full-time work of at least 40 hours per week immediately and have a reasonable prospect of getting work taking into account the type, hours and rate of pay you say you are willing to accept - see section D below for more information.

If you and your partner are living together as a couple your income will be treated as joint

income. Therefore, in order for you to qualify for JSA your partner's income and capital will have to be low enough and s/he will have to be working for less than 24 hours per week.

B. How to claim JSA

- Ring Job Centre Plus (JSP)
Tel: 0845 6000 427
- The adviser will ask you your contact details.
- The adviser will return your telephone call, and will take further information from you to complete your JSA application.
- This information will be sent to you to check, and amend if necessary.
- An appointment will be made for you to attend your local Job Centre where you will see (i) the Financial Adviser, and (ii) a Personal Adviser.
- Remember to take the information you received (above) to your appointment.
- As soon as you are in receipt of JSA you will need to sign on every week.
- Your benefit is paid direct to your bank account by Automatic Direct Transfer.

C. Problems

Your claim for JSA could be refused if you do not fulfil the conditions. If you fail to attend an interview with the Job Centre or to comply with your Agreement you could lose your JSA for a specified period. The Personal Adviser can also issue you with a Direction to carry out specific steps and will suspend (or 'sanction') your benefit if you don't. In all cases you have a right of appeal within one month of notification. During this process you should continue to sign on as normal and apply for hardship payment, particularly if your benefit is disallowed altogether. Alternatively you could make a

fresh claim at the same time you appeal. If you encounter problems seek local independent advice immediately.

D. New Deal

'New Deal' is the name for JCP training schemes (or employment programmes). If you are required to attend, then **attendance is compulsory**. Compulsory attendance depends on your age and length of time unemployed.

Also,

- In certain situations it may be possible to join a New Deal scheme earlier than the compulsory date.
- Your JSA claim will be terminated if you fail to attend any interviews during the time leading up to New Deal.
- Failure to attend any part of the course is subject to a penalty.

E. Questions

Do I have to be ready to take any job to get JSA?

All claimants have a 'permitted period' of up to 13 week to look for work in a particular field. After that you will be expected to broaden the type of work you are willing to do. Find out about other possibilities in advance. It is essential to know about a wide range of such work, otherwise the Employment Service Adviser could suggest a particular job that you consider unsuitable and yet may find difficult to refuse. The longer you remain unemployed the more you will be pressured to take other work.

Can I get financial help to pay to travel to interviews?

Only once you have been a jobseeker for 13 weeks and only if it is for long term work of at least 30 hours per week and is beyond your normal daily travelling distance. Contact your Job Centre for a claim form before your interview.

Can I work part-time and still get JSA?

Yes, as long as you work less than 16 hours per week and your earnings do not take you above

the maximum amount of JSA you are entitled to receive, a nominal amount of your weekly earnings, usually £5, is disregarded. You will also have to remain available for and actively seeking full-time work and willing to either make your hours up to 40 hours per week or give up your part-time job to take up full-time work. You are entitled to 24 hours notice to attend a job interview.

What about Voluntary work?

You must be entitled to do unpaid charitable or voluntary work but only if you continue to remain available for and actively seeking paid work. You are entitled to 48 hours notice if a job is offered.

What if I intend to move to another area in the near future?

To avoid losing money you should claim JSA in Newcastle, and then inform the Job Centre in the area to which you are moving to arrange an appointment.

Can I go on holiday and still get JSA?

Only if you remain in the UK and the holiday is for 2 weeks or less. Fill in form **ES674** before you go. You are required to give an address where you can be contacted in the event of a job offer or interview (a post office is sufficient). You must sign on the day of your return. If you will be away for more than 2 weeks or are going outside the UK you will have to make a **fresh claim** on your return.

F. Other associated Benefits

If you are entitled to JSA and are paying rent you may qualify for **Housing Benefits**. If you own your home you may get partial help with any **Mortgage** costs. You are also entitled to **Council Tax Benefits, free Prescriptions, free Dental and Optical Treatment, and help with court and legal costs**.

The JSA claim pack includes Forms NHB1 and CTB1 for you to claim Housing Benefits and Council Tax Benefits. After you have submitted these to the Benefits Agency your Local Council should send you a further more detailed application form for you to fill in and submit to them. Contact the Council if you don't receive

this within a month. For mortgage cost use form MI12, also enclosed in your JSA claim pack. For Health Benefits, inform you GP or Dentist who will give you form HC1 to complete. If you do not qualify for JSA you may still qualify for Housing Benefits on the basis of low income. Contact your Local Authority. For possible help towards Health Costs fill in form HC1 obtainable from your GP, Post Office or the SAC.

If you remain unemployed for over 6 months you qualify for Employment Service Training Courses which may allow you to study for a postgraduate qualification and retain your JSA. For more information contact the **Careers Service**.

While the Student Advice Centre can offer advice to students who are graduating our service are primarily intended for ongoing students. Once you have graduated you should seek advice from a local Citizens Advice Bureaux or independent advice available in Newcastle contact us or look in your phone book or library.

Useful Local Contacts:-

University Careers Advisory Service

2nd Floor, Armstrong Building
Newcastle University
Tel: 0191 222 7748

Job Centre Plus Offices:-

a) Broadacre House
Market Street East
Newcastle Upon Tyne
NE1 6HQ
Tel: 0191 211 4200

b) Newcastle West (post codes NE5,15 and NE4 west from Sydney Grove):
Condercum House
171 West Road
Newcastle Upon Tyne
Tel: 0191 220 4770

c) Newcastle East (post codes NE6, 7):
Coquet House
Clifford Street
Byker
Newcastle Upon Tyne
Tel: 0191 220 4646

d) 1 Cathedral Square
Newcastle Upon Tyne
NE1 1EE
Tel: 0191 215 2000
Website: www.dwp.gov.uk

Citizens Advice Bureau

Westgate House
46 Westgate Road
Newcastle Upon Tyne
Tel: 0870 126 4015

Newcastle/Gateshead TUC Centre against Unemployment

5th floor
Commercial Union House
39 Pilgram Street
Newcastle Upon Tyne
NE1 6QE
Tel: 0191 232 3175

Student Advice Centre

Union Society
Newcastle University
Tel: 0191 239 3979
E-mail: sac.reception@ncl.ac.uk

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

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(The independent advice network)