Funding for Care Leavers
New full-time UK undergraduate (and PGCE) students starting in September 2015

If you require this document in an alternative format, please contact Financial Support:
t: +44 (0)115 823 2071
e: financialsupport@nottingham.ac.uk

This factsheet aims to give an overview of the funding available for care leavers who live in England and are starting a university degree for the first time, at the University of Nottingham. (Students wishing to study an NHS funded course -nursing, midwifery, physiotherapy and dietetics - should consult our factsheet ‘Care Leavers Studying on an NHS funded Course’.)

The Children (Leaving Care) Act 2000 defines a care leaver as a young person who has been in the care of a local authority for at least 13 weeks including at the time of their 16th birthday. As a care leaver, Student Finance England should grant you ‘independent status’ and therefore not count the finances of any parent(s) when they assess your income. However, if you have a partner/spouse, then Student Finance England will include their income.

Student Finance England will request evidence to support your status, e.g a letter from the Local Authority or a Social Worker confirming your circumstances (‘former looked after child’ or ‘care leaver’).

1. Tuition fees
The University of Nottingham will charge £9,000 per year for undergraduate courses starting in September 2015.

Loan for Tuition Fees
You can apply for a loan from Student Finance England (SFE) to pay your tuition fees. You can request any amount, up to £9,000. SFE pays the money directly to the University to cover the cost of your fees.

2. Help with living costs
There are several sources of help with your living costs. Grants, bursaries and allowances all provide you with money that you don't have to pay back. A loan is different – you do have to pay it back. An adviser in our Financial Support team can help you to work out what you are entitled to. The section below summarises the main sources of support, which are:

- Grants and loans from the government
- Bursaries from the University of Nottingham
- Bursaries from your Local Authority
- Additional government support
- Other financial support

2.1 Government grant for living costs
The government grant for living costs is means tested. If your household income is below £25,000, you should be eligible for a full grant of £3,387. If your household income is between £25,001 and £42,620, you could get a grant of between £3,387 and £50. Grants are paid to students in three instalments, one at the start of each term.

The amount of grant you receive affects the amount of loan for living costs you can borrow – the loan for living costs is reduced by 50p for every £1 of grant received.
If your circumstances mean that you can claim income-related benefits whilst a student, you will receive the Special Support Grant rather than the grant for living costs. The Special Support Grant does not affect the amount of loan for living costs you will receive.

### 2.2 Government loan for living costs

All students starting university in 2015/16 are entitled to a loan for living costs of £3,731. If your income is under £62,143 then you will be entitled to more – up to a maximum of £5,555.

### 2.3 University of Nottingham bursaries

**Core Bursary** – the amount you get depends on your household income, as assessed by Student Finance England.

<table>
<thead>
<tr>
<th>Income</th>
<th>Core Bursary (per year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to £15,000</td>
<td>£3,000</td>
</tr>
<tr>
<td>£15,001 - £25,000</td>
<td>£2,000</td>
</tr>
<tr>
<td>£25,001 - £35,000</td>
<td>£1,000</td>
</tr>
<tr>
<td>£35,001 - £42,600</td>
<td>£750</td>
</tr>
</tbody>
</table>

**Nottingham Potential bursary** – you will receive £1,000 per year if you are under the age of 25 on entry to University and are currently, or have been, in public care (for a minimum period of 3 months).

Please contact Financial Support or visit their website for details of University of Nottingham bursaries.

### 2.4 Local Authority bursary

Care leavers who start university under the age of 25 may be entitled to additional help from their Local Authority (LA); this should include, as a minimum, a one-off bursary of £2,000. To apply for this bursary and to investigate whether any further support is available, you should contact your personal adviser, social worker or case worker at your LA.

### 2.5 Additional Government Support

There are a number of additional grants available to undergraduate students:

- **Childcare Grant**: means tested grant to help students with dependent children meet the costs of registered childcare. Can cover up to 85% of childcare costs to a maximum of £155.24 per week (for one child), or £266.15 (for two or more children).
- **Parents’ Learning Allowance**: means tested grant to help students who are parents with course-related costs, between £50 and £1,573 per year to eligible students.
- **Adult Dependant Grant**: means tested grant for students with an adult family member who depends on them financially, a maximum of £2,757 per year.
- **Disabled Students’ Allowance (DSA)**: students who have a disability, specific learning difficulty or mental health condition may be eligible to receive funding to help with extra costs incurred whilst attending their course which are as a result of their disability. Further details regarding eligibility are available from the Gov.UK website and the University’s Financial Support and Academic Support teams (all listed in Useful Contacts on the final page of this factsheet).
2.6 Further information

Tax credits and benefits – The Department for Work and Pensions will expect you to apply for all the student support you are entitled to. Please contact the Student Advice Centre for more details on benefits and your entitlement (see Useful Contacts).

- **Child Tax Credits (CTC)/Universal Credit (UC)** – Students with children under 16 (or under 18 in certain circumstances) can continue to claim CTC. We advise you to inform the Inland Revenue you are going into full-time education.

Council tax

- Full-time students are exempt from council tax. Students should inform their local council of their student status. Where this leaves one eligible person in a household a 25% discount may be claimed.

So what would you get all together for living costs?
Here is an example of support for living costs. This assumes that you are a first time undergraduate, aged under 25 at the start of the course and have been in care for at least three months, with a household income of below £15,000, and are studying at the University of Nottingham (UoN).

<table>
<thead>
<tr>
<th>Means-tested grant</th>
<th>Means-tested loan</th>
<th>UoN Bursaries</th>
<th>LA Bursary (Year 1 only, if available)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>£3,387</td>
<td>£4,047</td>
<td>£4,000</td>
<td>£2,000</td>
<td>£13,434</td>
</tr>
</tbody>
</table>

3. Repaying your student loans

You do not have to make any repayments to your student loans until you have left University and are earning over £21,000 per year. Repayments are taken directly from your salary in the same way as you pay tax and national insurance. The amount you pay is calculated at 9% of your earnings above the £21,000 per year threshold – see table below:

<table>
<thead>
<tr>
<th>Annual Income</th>
<th>Monthly Repayment</th>
</tr>
</thead>
<tbody>
<tr>
<td>£21,000</td>
<td>nil</td>
</tr>
<tr>
<td>£25,000</td>
<td>£30</td>
</tr>
<tr>
<td>£35,000</td>
<td>£105</td>
</tr>
<tr>
<td>£45,000</td>
<td>£180</td>
</tr>
</tbody>
</table>

To find out more about repaying student loans, including current interest rates, go to [www.studentloanrepayment.co.uk](http://www.studentloanrepayment.co.uk)
Useful contacts

**National contacts**

**Gov.UK**
Advice and information on all aspects of student finance including eligibility, entitlements and how to apply for the Student Loan via Student Finance England.
w: [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance)

**Student Loans Company**
Information relating to Student Loans.
w: [www.slc.co.uk](http://www.slc.co.uk)

**Her Majesty’s Revenue and Customs (HMRC)**
Information on tax credits eligibility and application procedures.
w: [www.hmrc.gov.uk](http://www.hmrc.gov.uk)

**National Union of Students (NUS)**
Advice and guidance on all aspects of student life.
w: [www.nus.org.uk](http://www.nus.org.uk)

**University contacts**

**Care Leavers’ Mentor**
Carole East is the University’s Care Leavers’ Mentor. Carole is based in the Student Services Centre
t: +44 (0)115 951 3710
e: carole.east@nottingham.ac.uk

**Financial Support, Student Services Centre**
Advice on all aspects of student finance including Student Loans, Government grants, University scholarships, bursaries and support funds.
t: +44 (0)115 823 2071
e: financialsupport@nottingham.ac.uk
w: [www.nottingham.ac.uk/financialsupport](http://www.nottingham.ac.uk/financialsupport)

**Academic Support and Disability Support, Student Services Centre**
Study support, support for students with dyslexia, dyspraxia and other specific learning difficulties and disabilities.
t: +44 (0)115 823 2070 or +44 (0)115 951 3710
e: dyslexia-support@nottingham.ac.uk or disability-support@nottingham.ac.uk
w: [www.nottingham.ac.uk/studentservices](http://www.nottingham.ac.uk/studentservices)

**The University of Nottingham Students’ Union Student Advice Centre**
A confidential service available to all University of Nottingham students, giving advice and information on a range of matters, such as housing, money and academic issues.
t: +44 (0)115 846 8730
e: SUAdvice@nottingham.ac.uk
w: [www.su.nottingham.ac.uk/helpadvice](http://www.su.nottingham.ac.uk/helpadvice)

**Widening Participation Team**
Support for looked after young people and care leavers as they progress on to higher education.
t: +44 (0)115 84 66733
e: care@nottingham.ac.uk
w: [www.nottingham.ac.uk/wideningparticipation](http://www.nottingham.ac.uk/wideningparticipation)

All information was correct at the time of writing and is based on data from Gov.UK, The University of Nottingham, and the Department for Business, Innovation and Skills.

We make every effort to ensure the accuracy of the information we provide, however it can only give general guidance. We would always advise you to contact the relevant funding bodies referenced in relation to your specific circumstances.

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