



## Funding for Care Leavers

### New full-time UK undergraduate (and PGCE) students starting in September 2021

If you require this document in an alternative format, please contact Financial Support:

t: +44 (0)115 823 2071

e: [financialsupport@nottingham.ac.uk](mailto: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 in the academic year 2021/22.

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 should grant you 'independent status' and therefore not count the finances of any parent(s)/foster parents when they assess your income. However, if you have a partner/spouse, then Student Finance will include their income.

Student Finance 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').

### Tuition fees

The University of Nottingham is likely to charge £9,250 for undergraduate courses starting in September 2021, with the possibility of an inflationary increase in future years depending on Government policy.

#### Loan for Tuition Fees

You can apply for a loan from Student Finance to pay your tuition fees. You can request any amount, up to £9,250. Student Finance pays the money directly to the University to cover the cost of your fees.

### Help with living costs

There are several sources of help with your living costs. Bursaries and Grants 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 Funding & Financial Support team can support you in working out what you are entitled to. The section below summarises the main sources of support, which are:

- Loans from the government through Student Finance
- Bursaries from the University of Nottingham
- Bursaries from your Local Authority
- Additional government support
- Other financial support

#### Government loan for living costs

All eligible students starting university in 2021/22 are entitled to a loan towards living costs. If your household income is under £25,000 you will be entitled to the maximum loan of £9,488 (assuming you are living in University or private rented accommodation). Where household income is between £25,001 and £62,286 the loan will be between £9,488 and £4,422 on a sliding scale.

If your circumstances mean that you can claim income-related benefits while you are a student, you may be able to receive a higher rate of loan.



**Additional Government Support**

There are a number of additional grants available to undergraduate students

- **Childcare Grant:** means-tested grant is available to students with dependent children aged 15 or under (or 17 and under for children with special educational needs) on the first day of the academic year. This allowance pays up to 85% of actual childcare costs up to a maximum of £179.62 per week for one child and £307.95 per week for two or more children
- **Parents’ Learning Allowance:** means tested grant of up to £1,821 is to help with course-related costs such as books, photocopying and materials..
- **Adult Dependant Grant:** means tested allowance of up to £3,190 where the student has an adult dependant, usually their partner.
- **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 Funding & Financial Support and Accessibility teams (all listed in Useful Contacts on the final page of this factsheet).

**University of Nottingham bursaries**

**Core Bursary** – you must have a household income below £35,000 as assessed by Student Finance England. – 2020 figures shown below.

<b>Income</b>	<b>Core Bursary (per year)</b>
£0 - £35,000	£1,000

**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 Funding & Financial Support or visit their website for details of University of Nottingham scholarships and bursaries to find out how to apply.

**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.



### 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 Union’s 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 could 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 £25,000, and are studying at the University of Nottingham (UoN).

Means-tested loan	UoN Bursaries	LA Bursary (Year 1 only, if available)	Total
£9,488	£2,000	£2,000	<b>£13,488</b>

### 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 £26,575 per year or £2,214 per month (2020/21 threshold). 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 £26,575 per year threshold – see table below:

Annual Income	Monthly Repayment
£25,000	<i>nil</i>
£29,000	£18
£35,000	£63
£45,000	£138

To find out more about repaying student loans, including current interest rates, go to [gov.uk/repaying-your-student-loan](https://gov.uk/repaying-your-student-loan)



## 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.

[gov.uk/studentfinance](https://gov.uk/studentfinance)

#### Student Loans Company

Information relating to Student Loans.

[slc.co.uk](https://slc.co.uk)

#### Her Majesty's Revenue and Customs (HMRC)

Information on tax credits eligibility and application procedures.

[hmrc.gov.uk](https://hmrc.gov.uk)

#### National Union of Students (NUS)

Advice and guidance on all aspects of student life.

[nus.org.uk](https://nus.org.uk)

### University contacts

#### Care Leavers' Mentors

Louise Hemphrey is the University's Care Leavers Mentor. Louise works in the **Widening Participation Team** and provides support for looked after young people and care leavers as they progress to higher education.

Louise +44 (0)115 84 66733

[care@nottingham.ac.uk](mailto:care@nottingham.ac.uk)

[nottingham.ac.uk/wideningparticipation](https://nottingham.ac.uk/wideningparticipation)

#### Funding and Financial Support, Student Services

Advice on all aspects of student finance including Student Loans, Government grants, University scholarships, bursaries and support funds.

+44 (0)115 82 32071

[financialsupport@nottingham.ac.uk](mailto:financialsupport@nottingham.ac.uk)

[nottingham.ac.uk/financialsupport](https://nottingham.ac.uk/financialsupport)

#### Disability Support Services

Study support, support for students with dyslexia, dyspraxia and other specific learning difficulties and disabilities.

+44 (0)115 82 32070

[disability-support-services@nottingham.ac.uk](mailto:disability-support-services@nottingham.ac.uk)

[nottingham.ac.uk/student-services](https://nottingham.ac.uk/student-services)

#### The University of Nottingham Students' Union 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.

+44 (0)115 84 68730

[SUAdvice@nottingham.ac.uk](mailto:SUAdvice@nottingham.ac.uk)

[su.nottingham.ac.uk/advice](https://su.nottingham.ac.uk/advice)

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 Education (DfE).

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.

© The University of Nottingham December 2020. All rights reserved.