

Money for Lone Parent Nursing and Midwifery Students



This factsheet gives information to lone parents wishing to study nursing or midwifery. The funding package for nurses from the Student Awards Agency in Scotland (SAAS) is different from that of other university students and comes in the form of a student bursary that does not have to be repaid. There are some exceptions to the basic entitlements given here so always check details with SAAS or a Student Financial Advisor at the university or college before you commit yourself to study.

Eligibility and Residency Requirements

Scottish students and students who have been resident in Scotland for three years or more who are doing a first degree do not normally have to pay fees. They can also apply for financial support. EU students who are living in Scotland by the start of their course and who resided in the EU for the 3 years before the start of the course are eligible for fees to be paid. Students from EU8 countries also must have registered with the Workers Registration Scheme. Students who do not fulfil these conditions may still be entitled to some support. Check with SAAS for more details.

Proof that you are a Lone Parent

SAAS will ask you for proof that you are a lone parent when applying for financial support. A Tax Credit Award letter stating you are a lone parent is acceptable. If you cannot produce that, a letter from a professional will do, your GP for example. Continuing students will have to prove they are lone parents at the start of each academic year.

Financial Support

Financial Support from SAAS

Money you can get from SAAS includes the Bursary, Single Parents' Allowance, Childcare Allowance and the Disabled Students' Allowance. Money is paid directly into your bank account and does not need to be paid back. Applications for this support should be made to SAAS as soon as you receive an acceptance letter from the college or university. You can call SAAS for an application form or apply

online. (Contact details are given at the end of this factsheet.)

The Bursary

The main financial support for nursing students comes in the form of a bursary from the Nursing and Midwifery Student Bursary Scheme (NMSB). Students studying the four year honours degree course will receive £6411 each year for the first 3 years and £4808 on the 4th year. Students studying the 3 year diploma course will receive £6411 for each of the 3 years. The bursary does not have to be paid back.

An extra £58 Initial Expenses Allowance is paid to students in their first year of study only.

The Dependants' Allowance

If you have dependant children (children for whom you receive Child Benefit) you can claim a Dependants' Allowance for them. You get £2573 for the first child and £543 for each other child.

The Single Parents' Allowance

If you are bringing up children on your own you can claim the Single Parents' Allowance. You will be asked to give evidence that you are a lone parent. The amount you will receive is £1270.

Childcare Allowance

If you are using registered childcare you can apply for the Childcare Allowance to help pay for it. The amount you get is based on your actual childcare costs. The maximum award is £1185.

Additional Help with Childcare Costs

Sometimes nursing students can struggle to find sufficient funding to cover all their childcare costs. Some universities have

May 2008

All fact-sheets are available free to lone parents. Ring 0808 801 0323 for copies or see www.opfs.org.uk

additional funds that can be used for childcare costs. Speak to the Finance Department or Student Welfare Advisor at the university.

The Elizabeth Nuffield Educational Fund can help with childcare costs for healthcare students. Application forms are available from The Administrator, Elizabeth Nuffield Educational Fund, 28 Belford Square, London WC1B 3JS, Tel: 020 7631 0566, web:www.nuffieldfoundation.org

Disabled Students' Allowance

Students who have a disability may be entitled to extra financial help to cover personal help and specialist equipment they may need while studying. Help may be substantial. Contact SAAS for more details.

Tax Credits

Child Tax Credit

This money is paid to families on a low to medium income and is means tested. Students can claim Child Tax Credits in addition to the help they get from SAAS. It is administered by HM Revenue & Customs and can be claimed directly from them.

Family Element £10.50

“ “ “ “ (baby addition) £10.50

(Only 1 per family for the first year)

Child Element (per child) £40.04

Disabled Child Element £48.72

(for child in receipt of DLA)

Severely Disabled Child Element £19.60

(for child in receipt of DLA highest rate care component)

Working Tax Credit

Lone parent students who work 16 hours or more per week can apply for Working Tax Credit (WTC). Earnings do not affect entitlement to student financial support, but WTC does. For more information on Tax Credits, see our Fact Sheets 9 and 10 'Going Back to Work' or contact HM Revenue & Customs on 0845 300 3900.

Benefit Entitlement and Other Financial Help

Welfare Benefits

Child Benefit

Anyone with children can claim Child Benefit. Child Benefit for the 1st child is £18.80. Child Benefit for subsequent children is £12.55.

If you are sharing the parenting of your child/ren with your ex-partner, you will not be allowed to split the Child Benefit for an individual child.

Income Support

Jobcentre Plus will assume that a lone parent has taken the financial support offered to them by SAAS. Therefore anyone studying full-time at college or university will not have the option to remain on Income Support (IS) if their course qualifies for this help. Conversely, if for any reason, a lone parent does not qualify for financial support, they may remain on, or claim, IS.

Maintenance is taken into account as income when calculating entitlement to IS. If you qualify for IS you may also get Housing Benefit. Notify your Housing Department if an award for IS is made. (See Factsheet 1 Money for more information on IS)

Lone Parent under 18	£47.95
Lone Parent 18 or over	£60.50

Carers' Allowance

Full-time students are not entitled to claim Carers' Allowance.

Disability Living Allowance

If students are in receipt of Disability Living Allowance it will not affect, or be affected by, any financial support you get from SAAS. However Housing Benefit is affected if you receive DLA and you may be entitled to extra money. Check with OPFS or your local Jobcentre Plus.

Incapacity Benefit

Students can get Incapacity Benefit (IB) but may be re-assessed for it on becoming a student and as a result may lose it. Students need to be aware of this possibility and get advice when considering studying. It is expected that students getting IB should be entitled to the Employment and Support Allowance that replaces it in October 2008. Students should talk to their Student Financial Adviser regarding this.

Housing Benefit

Housing Benefit entitlement is effected by earnings, student financial support, maintenance, child benefit and tax credits.

How Housing Benefit is calculated while studying

This is an example of a housing benefit calculation for a lone parent nursing student with two dependant children and council house rent of £150 per week:

1. Calculate weekly student income.

Bursery	£6411
Dependants Allowance	
1 st Child	£2573
2 nd Child	£543
Single Parent Allowance	£1270
Total for term	£10797
Subtract set disregards for travel (£370) and books (£290) (Disregard rates 2007/2008)	
Total for term	£10137
Total per week	£10137 ÷ 52 = £194.94

2. Calculate weekly Child Benefit and Child Tax Credit Income.

Child Benefit:	
1 st Child	£18.80
2 nd Child	£12.55
Child Tax Credit:	
Family element	£10.50
1 st Child	£40.04
2 nd Child	£40.04
Total	£121.93

3. Calculate total Weekly Income

Weekly Student Income	£194.94
Weekly CB & CTC Income	£121.93
Total Weekly Income	£316.87

B. Calculate the Applicable Amount by adding the appropriate allowances, credits & premium from the list below:

Housing Benefit Rates:

Personal Allowances

Lone Parent under 18	£47.95
Lone Parent over 18	£60.50
Dependant Child Allowances per child birth to age 20	£52.59

Premiums:

Family	£16.75
Family (before 5/4/98)	£22.20
Family Baby Addition	£10.50

There are also a number of disability premiums. Check with OPFS for details.

Applicable amount for this example is:

Adult Allowance	£60.50
Family	£16.75
1 st Child	£52.59
2 nd Child	£52.59
Total	£182.43

5. Apply Taper if necessary

Income of £316.87 is greater than the applicable amount of £182.43 so taper is applied.

Housing Benefit is reduced by 65% of the difference between applicable amount and income.

$$£316.87 - £182.43 = £134.44 \times 65\% = £87.38 \text{ taper.}$$

Students get Housing Benefit of rent minus taper:

£150 rent - £87.38 taper = £62.62 Housing Benefit
Student pays £87.38 towards rent.

Council Tax Benefit

Full-time students do not pay Council Tax unless there are other eligible adults living with them.

Other Financial Help

Student Financial Adviser

Universities and colleges employ Student Financial Advisors who give students information on the money they may be entitled to while studying. Any student unsure of their entitlements or who is in financial difficulty should speak to this adviser *before* making any decisions or taking any actions regarding their course.

Expenses for Clinical Placement

Students may be able to claim help for extra travel, accommodation and subsistence costs while on placement. Check with SAAS for details.

Maintenance

Maintenance is taken into account when calculating student loan and grants.

Contact Details

Student Awards Agency for Scotland
(SAAS)

Gyleview House, 3 Redheughs Rigg,
Edinburgh EH12 9HH

Tel: 0845 111 1711

www.saas.gov.uk

e-mail: saas.gov.uk/contact.htm

Tax Credit Helpline: **0845 300 3900 8am-
8pm 7 days a week**