

## Factsheet for parents

# Help with childcare costs for students

Being a student can be a challenging time, but as a parent there can be added worries when you are trying to balance studying with looking after your children.

This factsheet looks at the different sources of financial support available to help you with your childcare costs **in England**. It outlines the different types of childcare that may qualify for financial help, sources of funding for all students as well as specific funding available for you if you are studying on a further education course or a higher education course. There is also additional information about where else you might be able to get funding from.

## What sort of childcare can I receive help for?

Financial help for childcare costs is generally restricted to childcare services that are registered with Ofsted. Registered childcare may be any of the following:

- day nurseries (private, including workplace, community or local authority);
- children's centres;
- childminders;
- early education and nursery schools/classes;
- extended schools;
- pre-schools and playgroups;
- out-of-school and holiday clubs;
- registered home-based carers/nannies.

Any unregistered care that you use – which is most often care provided by a family member or a friend – will not be eligible for any financial help from the Government. You will also not be able to claim financial help from the Government for any care provided by a relative in your home even if that relative is registered as a childcare provider.

The Department for Children, Schools and Families booklet *The essential guide to early learning and childcare for you and your family* has information and advice about different childcare options. You can get a free copy from publications' line on **0845 602 2260**.

It is also available to download from

<http://publications.everychildmatters.gov.uk>

Your local Family Information Service holds details of registered childcare providers in your area. For details of your local Family Information Service, contact Childcare Link on **0800 234 6346**,

[www.childcarelink.gov.uk](http://www.childcarelink.gov.uk)

## How can I get help to pay for childcare?

Financial help for childcare costs while you are studying is mainly available through your college, university, training institution or local education authority. If you are considering starting a course, it is recommended that you check what childcare might be available and whether you can claim any financial help while you are studying.

The type of funding you might qualify for will depend on what level of qualification you are studying towards and whether it is further or higher education.

## What is the difference between further and higher education?

### Further education

This is the term used to describe level 1, 2 and 3 courses. These could be A' levels, Access courses, NVQs or BTECs for example. Alternatively, they could be courses that help you to learn basic skills such as literacy, numeracy or computer skills.

If you are unsure whether you are studying on a course of further education or higher education, what level of qualification your course is and who the course is funded by, check with your training provider.

### Higher education

These are courses that lead to level 4 qualifications. Examples of these qualifications are undergraduate courses such as BAs or BSCs or postgraduate courses such as MAs, MBAs, PhDs or Mphils. They also include HNDs, HNCs and DipHEs.

## Funding available to further education students

### Discretionary Learner Support Fund

If you are aged 20 or over and are attending a further education college studying on a course funded by the Learning and Skills Council, the Discretionary Learner Support Fund may be able to help you with a variety of costs, including childcare. The amount of funding available will vary as each college manages their own procedures and criteria for administration of the fund.

For further information about courses you could receive funding for contact the Careers Advice service on: **0800 100 900**

You can apply for the Learner Support Fund at your college by speaking to the student support or welfare officer.

## Adult Learning Grant

This is a means-tested allowance of up to £30 per week during term time. If you are aged 19 or over and studying on a full-time further education course that leads to a first full level 2 or 3 qualification, you may be eligible. The grant will be paid for up to two years but can be extended to a maximum of three years. If you are receiving out-of-work benefits, you will not be eligible for the grant.

For more information or to request an application pack call the Learner Support Helpline on 0800 121 8989 or visit [www.direct.gov.uk/alg](http://www.direct.gov.uk/alg)

You can find out about applying for the Adult Learning Grant from the student support or welfare officer at your college or by calling the Learner Support helpline on **0800 121 8989**.

## Free Childcare for training and Learning for Work

The Free Childcare for Training and Learning for Work scheme is aimed at out-of-work parents with a partner who is in work. If you are aged 20 or over and looking to do a course that is classed as developing new skills that could lead to a job you may be eligible for help with childcare costs through this scheme. Parents who qualify could receive up to £175 per child per week (£215 in London) to pay for childcare whilst they undertake training or learning at a Learning Skills Council approved course. To qualify you must be:

- aged 20 or over;
- be out of work
- have one or more children under 14, or under 18 if the child is disabled
- have a partner who is working;
- have a household income of £20,000 or less; and
- be using registered childcare.

For further information, call the Learner Support helpline on **0800 121 8989**, or visit [www.direct.gov.uk](http://www.direct.gov.uk)

## New Deal for Lone Parents

New Deal for Lone Parents is a voluntary programme for Jobcentre Plus customers not bound by mandatory programmes specifically designed to help lone parents into work. If you are a lone parent and are not in work or you work less than 16 hours a week and are undertaking learning or training activity approved by a Jobcentre Plus adviser up to and including Level 3, you may be eligible for help with your childcare costs through New Deal for Lone Parents.

For further information speak to a personal adviser at your local Jobcentre Plus office.

### Sixth Form College Childcare Scheme

If you are a parent aged 20 or over and are studying full or part time at a school sixth form or sixth form college that is funded by the Learning and Skills Council you may be able to get help with your childcare costs.

Funding under this scheme is worth up to £160 per child per week (up to £175 in London) and can help to pay fees to a registered childcare provider and will also help towards the cost of travel to get to and from your childcare provider.

To qualify you must be resident in England and be the main carer for a child aged 15 or under (16 if the child is disabled). You must not be receiving any other support for the cost of your childcare and travel. Funding from this scheme will be based on your household income.

For further information call the Learner Support helpline on **0800 121 8989** or visit [www.direct.gov.uk](http://www.direct.gov.uk)

### Care to Learn

This is support for teenage parents aged under 20 and asylum seekers under 18 or those asylum seekers over 18 who are Care Leavers. It provides financial support for the costs of your childcare so that you can help continue your education or training. The training you do can be in a school or college, or with a work-based learning provider that receives public funding, and includes young parents continuing with compulsory education.

This funding can pay up to £160 per week per child (£175 in London) to cover registered childcare costs and travel between home and the childcare provider if the cost of the childcare falls below the maximum amount. Funding is also available to cover childcare deposits and registration fees.

For further information about the support available call the Learner Support Service on **0800 121 8989** or visit [www.direct.gov.uk/caretolearn](http://www.direct.gov.uk/caretolearn)

Care to Learn is only available for use with registered childcare. Childcare costs are paid direct to the childcare provider and travel costs are paid direct to the learning or training provider.

## Funding available for higher education students

### Childcare Grant

If you are a full-time undergraduate student with dependent children aged under 15 or under 17 if the child is disabled and you pay for registered childcare, you may be eligible for the Childcare Grant. It is paid in three instalments through the Students Loan Company and does not have to be repaid.

The Childcare Grant pays up to 85 per cent of your registered childcare costs for 52 weeks per year.

The maximum grant award is £148.75 per week (£7,735 per year) for 1 child and £255 per week (£13,260 per year) for 2 or more children.

Contact the Student Finance helpline on **0845 300 50 90** for further information and an application form.

This grant is not taken into account when calculating income for benefit purposes. However, you cannot get this grant if you or your partner claims the childcare element of the Working Tax Credit.

### Parents' Learning Allowance

Contact the Student Finance helpline on **0845 300 50 90** for further information and application form.

The Parents' Learning Allowance aims to support full-time, undergraduate parents with course-related costs such as travel, books, equipment and childcare and can be claimed in addition to the Childcare Grant. You may receive up to £1,508 per year, although the amount you are awarded will depend on your circumstances. It is usually paid in three instalments and does not need to be repaid.

### Access to Learning Fund

This funding is available through your university or college and may provide extra financial support to enable you to stay on a course if the Childcare Grant does not cover all the costs of your childcare.

You can be studying full time or part time and will be assessed according to your individual need. Your college will assess your application and decide on the level of funding to give to you, which will be based on your individual circumstances.

You can apply to the student services or welfare officer who can advise you about what information is needed for an application.

Payments are usually given as grants and do not have to be repaid. Short-term loans are also sometimes available.

## Training for students on NHS funded courses

### NHS Childcare Allowance

If you are a health professional student and are in receipt of a NHS Bursary, you can apply for help towards your childcare costs through the NHS Childcare Allowance.

You could be eligible if you:

- are an existing or new NHS Bursary-funded student;
- have dependent children aged under 15 (17 if the child is disabled);
- use registered childcare.

For more information contact the NHS Student Grant helpline on **0845 358 6655**. Detailed information is also available on their website, [www.nhsstudentgrants.co.uk](http://www.nhsstudentgrants.co.uk) where you can download a copy of 'Help with Childcare Costs for NHS Students'.

The NHS Childcare Allowance can provide up to 85 per cent of the costs of registered childcare up to a maximum amount. This means you could receive up to £123.25 per week for 1 child or up to £ 182.75 per week for 2 or more children. The amount you receive will depend on your personal circumstances. The Childcare Allowance is available for the full 52 weeks of the academic year and will usually be paid in monthly instalments.

## Other sources of funding

### Career Development Loans

You can apply for this if you are aged 18 or over and are who are undertaking a vocational course (education or training courses where you learn skills specific to a particular job or career for example leisure and tourism, engineering or nursing). The loan covers two years of study whilst you are in education or job-related training – plus up to one year's practical experience, if this is part of the course. This loan can be used for any costs related to studying and training including childcare costs.

You will have to repay this loan but not until one month after you have completed your course.

The Learning and Skills Council pays the interest on the loan while you are studying and for up to one month afterwards. You repay the loan to the bank over an agreed period at a fixed rate of interest. If your course is longer than two years it is a good idea to apply for a Career Development Loan in the final two years of your course, otherwise you will have to start repayments whilst you are still studying.

A Career Development Loan may affect your benefit entitlement, so you may also need to contact your benefits adviser at Jobcentre Plus before applying.

To find out more contact the Career Development Loan Helpline on **0800 585 505**. Useful information is also available on [www.direct.gov.uk/cdl](http://www.direct.gov.uk/cdl)

### Hardship fund/bursaries

Some colleges or educational institutions may offer hardship funds or bursaries to help you if you are facing extreme financial difficulties. These are usually one-off payments that you do not have to repay. Speak to the student services or welfare officer at your college for more information.

### Other educational trusts/charities

Limited funding may be available from educational or charitable trusts for individual students.

Your local reference library or college library may be able to help you with details of organisations that offer funding.

Some useful publications that have information about educational and charitable trusts and funding available, which may be available at your local library, include:

- Educational Grants Directory (published by the Directory of Social Change).
- The Grants Register (published by Macmillan Reference Limited).
- Charities Digest (published by Waterlow Information Services).
- The Directory of Grant Making Trusts (Charities Aid Foundation)

The Educational Grants and Advisory Service (EGAS) offers advice and guidance on funding available if you are studying in post-16 education in the UK and can advise on possible sources of funding. You can contact them on **020 7254 6251** or visit their website

[www.family-action.org.uk](http://www.family-action.org.uk)

### Training to work in childcare

If you are doing a course in Early Years, Childcare or Playwork, there may be funding available to help with your childcare costs. For information, contact your local Family Information Service via ChildcareLink on 0800 234 6346, [www.childcarelink.gov.uk](http://www.childcarelink.gov.uk).

Daycare Trust is the National Childcare Campaign. We have been working since 1986 to promote high quality affordable childcare for all.

If you have any questions about the information provided in this factsheet, or other questions about childcare, Daycare Trust's Information Line is available on **0845 872 6251**, alternatively you can email [info@daycaretrust.org.uk](mailto:info@daycaretrust.org.uk). You can also access information on our website, [www.daycaretrust.org.uk](http://www.daycaretrust.org.uk) or [www.payingforchildcare.org.uk](http://www.payingforchildcare.org.uk).

The information in this factsheet refers to childcare in England. However, much of the information will be relevant throughout the UK. For further information specific to your area, contact your local information service in Northern Ireland, Scotland, or Wales via ChildcareLink on 0800 234 6346, [www.childcarelink.gov.uk](http://www.childcarelink.gov.uk).

The information contained in this factsheet provides general information only and was accurate at the time of publication. This information is not to be taken as legal advice. You are advised to seek independent advice if you need further assistance.