

BENEFITS AND CREDITS

When you become a student it's a useful exercise to review your finances.

You may want to consider whether, as a student, there are:

- additional costs associated with your course or attending college
- any benefits you will keep
- additional benefits or funding you may be entitled to

State Benefits

Whether or not studying will affect your benefits depends upon type of benefit, category of course and whether you are classed as full-time or part-time.

You are strongly advised to contact the Department for Work and Pensions at your local Job Centre Plus office or visit <https://www.gov.uk/contact-jobcentre-plus/existing-benefit-claims> for contact numbers.

Housing Benefit

Most full time students **do not qualify** for this, although there are exceptions including:

- those who are able to remain on State Benefits and **do not** receive a College Bursary maintenance allowance
- lone parents with a child under 16 years in the household, or under 20 if they are still a qualifying young person for child benefit purposes
- self-supporting students under 19 years of age

Contact your local Council Revenue Office for forms to claim this.

Council Tax Benefit

Most full time students, on a course which lasts at least 24 weeks, will be entitled to apply for an exemption or discount whilst at College. The main exceptions to this are students who are already paying a reduced amount because they are on State Benefits.

If you plan to go on to study further after your course finishes you will be liable for this tax over the summer months. The main exceptions to this are; students enrolled on a continuing HND course or anyone under 20 years of age.

Contact your local Council Revenues and Department of Works and Pensions for forms to claim this.

Child Benefit

This can be claimed by the adult with primary responsibility for care of any student less than 20 years of age on a non-advanced Further Education course. Household income does not affect this benefit.

Child benefit is not just for young people whilst they are at school.

Telephone 0300 200 3100 or visit www.hmrc.gov.uk/childbenefit

Child Tax Credit

This can be claimed by the adult with primary responsibility for care of any student less than 20 years of age on a non-advanced Further Education course. This support is means tested and therefore household income does affect this benefit.

Child Tax Credit is not just for young people whilst they are at school.

Telephone 0845 300 3900 or visit www.hmrc.gov.uk/taxcredits/index.htm

Working Tax Credit

This can be claimed by:

- anyone with children and working at least 16 hours or more can apply for this – Lone parents have to be working at least 16 hours per week. Couples have to be working at least 24 hours per week between them with one working at least 16 hours per week to be eligible.
- anyone aged 25 or over without children and working at least 30 hours per week can apply for this.

Childcare costs may also be claimed through this support. Students are able to claim this if they meet the necessary criteria.

Telephone 0845 300 3900 or visit www.hmrc.gov.uk/taxcredits/index.htm

Health Services

Students are able to claim for help towards these costs, and may even be entitled to no charges at all if they meet the necessary criteria.

Ask for the application form HC1 from Job Centre Plus, doctors or dentists.

If you need to find a local GP or NHS dentist go to www.nhsborders.org.uk

Student Funding

The Student Funding Department and the Student Support Advisor offer in-depth information and advice on appropriate funding for your course. If you would like help or further information on any of the above, please contact the Student Funding Department or the Student Support Advisor who will be happy to help.

Telephone 662505/662504 or email studentfunding@borderscollege.ac.uk