

# STUDENTS WITH CHILDREN

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THE UNION  
MANCHESTER  
METROPOLITAN  
UNIVERSITY

# STUDENTS WITH CHILDREN

Starting university with a child, or having a child while at university, is undoubtedly a different experience to university without caring responsibilities.

We hope that this booklet can help you to identify possible problems and establish how to deal with them early on and so make your time at university as easy as possible.

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# FUNDING

## STUDYING FULL TIME

If you started your course on or after September 2016, are a UK student studying a full-time undergraduate course and have not studied at university before, you will be entitled to standard student funding as follows:

**If you started before September 2016, please contact the Advice Centre.**

SUPPORT	DESCRIPTIONS	AMOUNT
<b>Tuition Fee Loan</b>	Paid directly to the University to cover your tuition fees. You will pay it back once you are earning over £26,575 a year.	<b>Up to £9,250 per year</b>
<b>Maintenance Loan</b>	Paid to you in three instalments per year. It is intended to cover your living costs during the academic year. Some of the loan is based on how much money you and your partner (if you have one) have coming in. You will pay it back once you are earning over £26,575 a year. It is important to let Student Finance know if you have a child and whether you have a partner or are a lone parent, as this will affect your loan amount and how it is treated for benefit purposes. Come and see the Advice Centre for more details.	<b>Up to £11,121 if a lone parent or member of a student couple or you are disabled</b>  <b>Up to £9,794 in most other circumstances</b>  <b>Lower in final year or if living with your parents</b>

**Please note:** if you have studied at HE level before, lived in Scotland, Wales or Northern Ireland or are studying on a Teaching or Social Work course, funding can be very different.

**IF YOU WANT TO KNOW  
MORE ABOUT THE SUPPORT  
YOU CAN RECEIVE AS A  
STUDENT WITH CHILDREN  
DROP IN AND SPEAK TO US**

## REMEMBER

If you are caring for a child at 1 September 2020, you will be classed as "independent" and so your parent's income will not be used – instead any money you and any partner earn will be taken into account when your application is assessed.

## SUPPLEMENTARY GRANTS

Because of the extra costs associated with being a parent in full-time education there are some additional grants you can apply for. The awards below are based on the income of your dependants – e.g. child, partner, elderly relative.

GRANT	DESCRIPTIONS	AMOUNT
<b>Parents' Learning Allowance</b>	This is a grant paid to you in three instalments to help you pay for your course (e.g. books, photocopying etc. The amount you get depends on how much money you and your partner (if you have one) have coming in and you do not have to pay it back.	<b>Up to £1,766 per year</b>
<b>Adult Dependants' Grant</b>	You can apply for this grant if you live with a partner or other adult who is financially dependent on you. The amount you will get will depend on their income. It will be paid to you in three instalments and you do not have to pay it back.	<b>Up to £3,094 per year</b>
<b>Childcare Grant</b>	The Childcare Grant is available if: <ul style="list-style-type: none"> <li>+ Your child is under 15 (or 17 if they have special educational needs) immediately before the beginning of the academic year.</li> <li>+ You are not getting the Childcare Element of Working Tax Credit (WTC) or the Childcare Element of Universal Credit (UC).</li> <li>+ The childcare is registered by OfSTED. You do not have to pay it back but it is income assessed.</li> </ul>	<b>You can claim up to 85% of your childcare costs. Up to £174.22 a week for one child £298.69 a week for two or more children.</b>

## CHILDCARE GRANT

Student Finance England pay your ChildCare Grant to a third party (the Child Care Grant Payment Service (CCGPS)).

Childcare providers will bill the CCGPS for the full amount of your childcare costs. This bill is then presented to you for approval. It will be split into 85% (subject to a weekly cap) which the CCGPS will pay out of your ChildCare Grant and 15% (+any amount above the weekly cap) that you will have to pay yourself. Any left over money at the end of the year will be paid back to Student Finance England – not to you or the childcare provider.

Childcare providers have to be registered with the CCGPS. The CCGPS is well used in other government childcare payment schemes and many providers will probably be registered with them already. but check with your provider.

You will need to cover all shortfall of childcare costs. If you need help budgeting this, please contact the Advice Centre.

If you are a Welsh, Northern Irish or Scottish student, please

contact the Advice Centre to discuss the Childcare Grant.

### How to apply

All dependents' grants should now be applied for through the standard SFE application form.

## MMU STUDENT SUPPORT PACKAGE

MMU offers a student support package to full-time first degree students whose income is up to £25,000 per year. The student support package offers discounts on tuition fees, MMU accommodation and other services accessed through the Metcard: <http://www2.mmu.ac.uk/metcard/> For more information see: <https://www.mmu.ac.uk/study/undergraduate/funding-your-studies/scholarships-and-bursaries/student-support-package>

## MMU DAY TO DAY SUPPORT SCHEME

This is a hardship grant that you can apply for once you've enrolled at MMU. More information can be found at: <https://www.mmu.ac.uk/student-life/finance/support/support-funds>

# STUDYING PART TIME

The funding for part-time study is fairly limited as follows:

## TUITION FEE LOAN

If you are studying at least 25% of the equivalent full-time course (a full-time course is 120 credits) per year you may be entitled to a Tuition Fee Loan to cover your fees. This will be paid to the University directly.

You can claim up to £6,935 per year, depending on the actual tuition charge for your course. You will have to repay this loan when you are earning over £26,575 a year, per year. The loan repayment is usually automatically deducted from your wages.

## MAINTENANCE LOAN

The Maintenance Loan is available for part-time courses that start on or after September 2018. If you started before then, you will not be eligible for it. The Maintenance Loan is up to

£4,289 per year. The Student Finance Calculator at <https://www.gov.uk/student-finance-calculator> should help identify how much you can get. As above you do not repay the loan until you are earning over £26,575 a year.

## PART TIME STUDENT SUPPORT PACKAGE FROM THE UNIVERSITY

See <https://www.mmu.ac.uk/study/undergraduate/money-matters/2019/student-supportpackage>

## DAY TO DAY FUND

See previous page

## BENEFITS

Depending on your household income you may also be eligible for government benefits, we can offer you a benefit check.

# BENEFITS

Most full-time students are not entitled to any benefits whilst they study but students with dependent children may be eligible. If you are eligible for benefits, some of the money you receive from Student Finance England will be included when your benefits are calculated so the amount of benefit that you receive will be reduced. If you have a partner, they may be able to apply for benefits for you both, but again some of your student income will be taken into account when their benefits are calculated.

## CHILD BENEFIT

Child Benefit is available to all parents of a child or a qualifying young person (child aged up to 19 in full-time education)\*. It is a fixed amount per child:

- + **First child £21.05 per week**
- + **Every other child £13.95 per week**

\* if you or your partner earn over £50,000 per year, please contact us to discuss this further.

## UNIVERSAL CREDIT

Universal Credit is a new benefit that started to replace existing benefits from April 2013 with a simpler, single monthly payment if you're out of work or on a low income.

**Universal Credit has replaced:**

- + Income-based Jobseeker's Allowance
- + Income-related Employment and Support Allowance
- + Income Support
- + Working Tax Credit
- + Child Tax Credit and Housing Benefit

Some students will already be on Universal Credit when they start the course if they live in certain areas of Greater Manchester and Cheshire but it may not affect others until they have finished their studies. You may already have had a letter about this benefit but if you want more information on it please review the [www.gov.uk](https://www.gov.uk) website or come to us to discuss your entitlements in detail.

You can not make a new claim for any legacy benefits unless you receive Severe Disability Premium. If you are in this position, please contact us. If you are already claiming legacy benefits, you can continue doing so - please contact us for a better-off calculation before you consider switching to Universal Credit.

## CHILD TAX CREDIT (LEGACY)

Tax Credits have been replaced by Universal Credit - only a small number of people can still claim Tax Credits, check with us if you are one of this group.

If you are claiming Tax Credits, any student loans and grants you get towards the costs of tuition fees, childcare and other course-related or living costs are not taken into account when working out your entitlement. However, if you get the Adult Dependents' Grant this will be taken into account in full.

For single parents Child Tax Credit is often the main source of funding for their children.

Child Tax Credit will be paid into your bank account throughout the year. You can choose to be paid either weekly or 4-weekly.

If you receive the maximum amount of Child Tax Credit (and no Working Tax Credit) this will give you automatic entitlement to free school meals for school age children and free prescriptions, dental and optical treatment for the whole family.

### How much will I get?

SITUATION	TYPICAL AMOUNT
Single parent, not working, one child	Approximately £64 per week
Single parent, not working, two children	Approximately £117 per week
Couple with children	Depends on income – come and see us

## WORKING TAX CREDIT (LEGACY)

Tax Credits have been replaced by Universal Credit - only a small number of people can still claim Tax Credits, check with us if you are one of this group.

If you have a dependent child and you are a single parent you can claim Working Tax Credit if you work more than 16 hours per week. If you have a partner and have a dependent child your joint working hours usually need to be 24 hours or more per week (if you both work, your joint weekly hours must be at least 24, with one of you working 16 hours, if only one of you works that person must be working at least 24 hours per week).

### How much will I get?

This will depend on several factors, mainly the level of wages and number of children.

## INCOME SUPPORT AND JOBSEEKERS' ALLOWANCE

Only very limited numbers of students will still be able to claim these benefits. If you are claiming these, please talk to us so we can check that it is correct for you.

## HOUSING BENEFIT (LEGACY)

Housing Benefit has been replaced by Universal Credit for most people - only a small number can claim it. Please contact us to check if you can claim Housing Benefit.

### How much will I get?

SITUATION	TYPICAL AMOUNT
Single Parent	During term time we often find that single parents have to pay a small amount towards their rent, but during July and August, when Student Support is ignored, full Housing Benefit is usually available.
Couple	How much you get will depend on your partner's income as well as your own. Please come to the Advice Centre if you would like us to do a calculation.

Housing Benefit is restricted in how much rent it can assist with, if you are living in private rented accommodation. This restriction is known as the Local Housing Allowance and depends on the number and sex of children and others living in your house. You can find out what your maximum would be by visiting <https://www.gov.uk/housing-benefit/what-youll-get>

# CHILDCARE

## WORKING OUT WHAT YOUR CHILDCARE REQUIREMENTS WILL BE

Get your course timetable as early as possible, so you can start working out what childcare you might need. The University expects students to reach a minimum attendance requirement, which should be outlined in your course handbook – you should ensure that those sessions and any necessary travel time are covered.

You may also want to think about childcare for self-study time as well as timetabled lectures, seminars etc. You may find you need this more around coursework deadlines or exams. Again, check with your tutors when those items are coming up and the requirements (word count, how much of the course it makes up) so that you can prioritise your childcare needs appropriately.

## WHO WILL PROVIDE THE CHILDCARE NEEDED?

DESCRIPTION	ADVANTAGES	DISADVANTAGES
Family/Friends	May be cheaper	Unlikely to be eligible for any financial assistance with costs (e.g. through Childcare Grant)
Breakfast clubs/ afterschool clubs	Convenient for school-aged children. Can usually get support with costs	Can be difficult to arrange one off or emergency childcare. Limited hours
School	Free	Limited hours
Nursery	Can usually get support with costs	Can be difficult or expensive to arrange one-off or emergency childcare.
Registered Childminder	Can get support with costs	

## HELP WITH CHILDCARE COSTS

You may be able to get help with up to 85% of childcare costs if you use registered childcare services – please see the section on Student Support (Childcare Grant).

## OVER THE SUMMER

The Childcare Grant (through Student Support) can help with childcare during the vacation periods too. This may be particularly useful if you need to do re-sits or similar.

# ACADEMIC ISSUES

## FINDING TIME / STUDY SKILLS

Trying to fit in full-time studies and looking after children can be challenging, especially if you have been out of education for a while. There are various university staff who may be able to help you focus on the issues involved and help identify ways of coping. Besides your tutors, lecturers and library staff, you can contact Student Skills Support <https://www.mmu.ac.uk/student-life/teaching-and-learning/study-support/>. The University also runs regular time management and stress management courses which you may find helpful.

It is worth checking with your Hub for when and from where timetables are so that you can start planning any childcare requirements. They should also be able to tell you if the timetable will change termly, annually or at other intervals and give some idea of the amount of lectures and seminars you may be required to attend. Your hub contact details can be found at <https://www.mmu.ac.uk/student-life/contact-us/>. Your course or unit handbook should list assignment hand in dates and word counts. Knowing these well in advance can also help you to plan your time more effectively.

## GROUP WORK

Group work will often be unscheduled and involve several students organising to get together between themselves to work on projects. Some students who don't have the same sort of time demands and caring responsibilities as those with children may not be aware of how difficult it can be for you to attend sessions together. Good organisation is needed. Talk to tutors early on about group allocations and when group work will be required. This will help you to think about childcare arrangements and maybe even find a group who do understand your restrictions.

## PLACEMENTS

Again, fitting placement demands around childcare responsibilities may benefit from some pre-planning – and from talking to tutors early on. Try and make sure the University understand your situation so they can find the most suitable placement possible – one that is close by, is easily accessible etc. - as far as possible. You should also make sure that you are clear on the procedures for if you or your child are ill – who you have to contact and when and what evidence you will need.

## ILLNESS

If you or your child are ill it is important that you let the University know. They take engagement with the course very seriously and if you miss lectures without explanation they may look at withdrawing you from the course. The University has procedures for supporting you through sickness (Fitness to Study Policy) and for if they think you are at risk of failure (Procedure for Students at Risk of Academic Failure). Both of these are available at <https://www.mmu.ac.uk/academic/casqe/regulations/assessment-regulations.php>. We strongly suggest talking to your Tutor or a staff member that you trust.

## EXCEPTIONAL FACTORS

The University understand that sometimes things happen which students can't plan for and which affect their studies. It therefore has an Exceptional Factors procedure which allows the University to give you extra chances to complete or submit pieces of work. Details of this are online at <https://www2.mmu.ac.uk/student-case-management/guidance-for-students/exceptional-factors/>

Essentially, you are expected to submit a statement explaining what has happened, how it has affected your ability to study and when it has affected you, along with supporting evidence. We can help you to go through this and check statements if you want us to. For more information, please see our Exceptional Factors Leaflet.

# PREGNANCY

## OPTIONS

If you think you might be pregnant it is important to approach your GP as soon as possible so that you have more time to plan and become aware of all the options available to you.

## BENEFITS

The majority of benefits and additional student support are only available once your baby is born (i.e. Child Benefit, Parents' Learning Allowance). Details of these are described in the Funding section of this booklet. You can prepare by filling in as much of the form as possible and

then completing final information, like your child's date of birth when you know the details and have the evidence. This will save you having to try and complete the forms when you are also trying to look after a new born baby. Forms are available from your midwife or online at [www.gov.uk/browse/benefits](http://www.gov.uk/browse/benefits).

## WORK

If you have been working, you may be able to claim some maternity benefits and support. These benefits and support work from certain key dates.

WHAT SUPPORT YOU ARE ENTITLED TO WILL DEPEND ON HOW MUCH YOU HAVE BEEN WORKING AND EARNING AND, IN SOME CASES, WHAT YOUR CONTRACT SAYS.

SUPPORT	DETAILS
<b>Statutory Maternity Pay (SMP)</b>	<p>SMP is payable if:</p> <ul style="list-style-type: none"> <li>+ By the 15th week before the due date you will have been employed continuously for 26 weeks</li> <li>+ You are employed during the 15th week before your due date</li> <li>+ You have average weekly earnings of at least £120</li> <li>+ You will be paid 90% of your average wage for the first 6 weeks and 90% capped at £151.20 per week for the remaining 33 weeks.</li> </ul>
<b>Contractual Maternity Pay (CMP)</b>	<p>Some employers will offer more maternity pay than required by law (SMP above) – you should check your contract carefully to see if this is the case for you.</p>
<b>Maternity Allowance (MA)</b>	<p>MA is payable if:</p> <ul style="list-style-type: none"> <li>+ You cannot get SMP (above)</li> <li>+ You have worked for any 26 weeks within the last 66 weeks</li> <li>+ You have earned at least £30 in 13 weeks of the last 66 weeks.</li> </ul> <p>You will be paid depending on your circumstances;</p> <ul style="list-style-type: none"> <li>+ £151.20 a week or 90% of your average weekly earnings (whichever is less) for 39 weeks</li> <li>+ £27 a week for 39 weeks</li> <li>+ £27 a week for 14 weeks</li> </ul>
<b>Universal Credit (UC)</b>	<p>Similar to Income Support you cannot claim UC whilst you are student unless you fit certain criteria. Come and visit us to discuss this in more detail.</p>
<b>Surestart Maternity Grant</b>	<p>A one-off payment of £500 to help towards the costs of having a child. You usually qualify for the grant if both of the following apply:</p> <ul style="list-style-type: none"> <li>+ you're expecting your first child or you're expecting a multiple birth (eg twins) and have children already</li> <li>+ you or your partner get certain benefits (ask us about this)</li> </ul> <p>You must claim the grant within 11 weeks of the baby's due date or within 6 months after the baby's birth.</p>



## ACADEMIC OPTIONS

When you find out you are pregnant it is important that you think about your academic options.

OPTION	ADVANTAGES	DISADVANTAGES
<b>Continue as planned</b>	<ul style="list-style-type: none"> <li>+ Stay on track to complete normally.</li> <li>+ May be appropriate if your due date is in the summer.</li> </ul>	<ul style="list-style-type: none"> <li>+ MMU will not take normal pregnancy into account as Exceptional Factors although you cannot be discriminated against due to pregnancy.</li> </ul>
<b>Defer your exams/ assignments to the summer resits (these are usually in August)</b>	<ul style="list-style-type: none"> <li>May be appropriate if your due date is during the May/June exam period</li> <li>+ If you pass, it allows you to progress to the next year on schedule.</li> <li>+ Student Support will continue.</li> </ul>	<ul style="list-style-type: none"> <li>+ MMU will not take normal pregnancy into account as Exceptional Factors.</li> <li>+ If you fail, you can only do re-sits the following year.</li> <li>+ Will not allow you to graduate on schedule if you are a final year student.</li> <li>+ May be difficult to revise with a newborn baby.</li> </ul>
<b>Defer your exams/ assignments to the following year</b>	<ul style="list-style-type: none"> <li>+ More time to settle down with your new baby.</li> <li>+ Student Support will continue the following year when you start attending again – come and speak to us if you have had repeat study previously as your funding may be affected.</li> </ul>	<ul style="list-style-type: none"> <li>+ Will not allow you to graduate on schedule.</li> <li>+ May be difficult to revise with a newborn baby.</li> <li>+ No Student Support will be paid when not attending, but come and see us about your benefit entitlement.</li> </ul>
<b>Suspend your studies and return the following year</b>	<ul style="list-style-type: none"> <li>+ More time to settle down with your new baby.</li> <li>+ May be able to return either at the same point you suspended or the beginning of the next academic year.</li> <li>+ Allows you to focus on your studies when you return.</li> </ul>	<ul style="list-style-type: none"> <li>+ Takes you out of university for a year.</li> <li>+ Student Support may stop from the day you suspend but you can ask for it to be extended during your suspension in exceptional circumstances – please see us for support with this.</li> <li>+ No benefits until the baby is born if it is your first child.</li> </ul>

The first step is to read the MMU Pregnancy and Maternity Guidelines to decide which options may be suitable for you: <https://www.mmu.ac.uk/policy>

Then you should talk to your tutor or Head of Department about implementing these options, and discuss the workload and other course specific issues. For example, if you are studying chemistry or biology will the practical experiments have any effect on your baby's or your own health).

Manchester Met does not usually consider pregnancy to be an exceptional factor. However, pregnancy related illnesses will be considered on a case by case basis. Other issues such as an early birth may be considered an exceptional factor if it prevented you from meeting course requirements. We can discuss this in more detail if you come in for our drop-in.

# FINANCIAL IMPLICATIONS OF REPEATING A YEAR

Funding for most people is fairly straightforward. When you started your course the government decided to give you funding for the length of your course, plus one year (if you have to repeat one year);

**Ordinary Duration (length) of the course (usually 3 or 4 years) PLUS 1 year MINUS any years you spent on Previous Course(s) (including courses you transferred from)**

Therefore, if you have studied at HE level before starting your course at MMU, the amount of funding that you will have left for this course will be reduced and may not cover the entire course. However, if you failed or repeated a year because of personal difficulties (known as Exceptional Factors at MMU), Student Finance England can offer you further years of funding if you present a case to them with evidence. We can assist you with this.

## REPEATING WITHOUT ATTENDANCE?

If you are repeating the year without attendance you do not have to pay tuition fees but you will usually not receive student financial support from SFE. In these circumstances as a parent you may be entitled to government benefits so come and see us to chat about this further.

# ACCOMMO- DATION

If you are living in halls or a shared student house you will need to consider your options. Most of these types of places are not suitable for children but it is worth talking to the accommodation office, hall manager or landlord about the situation.

The only housing agency we recommend is Manchester Student Homes ([www.manchesterstudenthomes.com](http://www.manchesterstudenthomes.com)) – they are owned and operated jointly between the Manchester Universities and Students' Unions. If they cannot help then you may need to look to other agencies or for adverts in papers or shop windows. If you feel you are being pressured into signing any contracts or accepting anything, please come and see us before you do anything. We can check over any contract before you sign it.

We offer advice on a wide range of general housing issues however there are a few issues which may be specific to your pregnancy.

## **You are asked to move out immediately**

This is unlikely to be allowed under the contract – a minimum notice of period of 2 months is required in the majority of cases. Contact us or the Tenancy Relations Officers (who can deal with emergencies) at your local council for more details.

## **The Landlord is harassing you**

In law, "harassment" has a very specific meaning in housing terms – there has to be intent to cause you to move out. Again, the Advice Centre or Tenancy Relations Officers can assist. If the landlord is being overbearing or nosey, this is unlikely to meet the definition of "harassment".

Instead, it may be worth asking the landlord to respect your privacy. Ultimately the landlord should not interfere with the "quiet enjoyment" of your tenancy and if stronger words are needed we can assist with this.

## **The Landlord won't release me from the contract**

Unfortunately, most student contracts are for a fixed term. This offers both you and the landlord a level of security that the landlord may be unwilling to give up. If you are leaving the contract early you are likely to be liable for rent all the way to the end of the fixed term unless you can find someone to take your place. Manchester Student Homes can help with advertising in such a situation.

If the landlord advertises or looks for a replacement on your behalf make sure you know if s/he plans to deduct the costs of advertising from your deposit.

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# CONTACT US

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**The Union, Manchester Metropolitan University Publication 2020**

Disclaimer: The Union has made every effort to ensure that the information in this leaflet is accurate. The Union cannot be held responsible for the consequences of any action taken as a result of reading this leaflet. Before taking any action you are advised to visit the Advice Centre.

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