



Money Matters

Guide to Funding for Care Leavers 2015/16

Who is this guide for?

This fact sheet is aimed at full-time undergraduate students from England who have spent time in local authority care and will be commencing their studies during the academic year 2015/16.

Your right to support as a care leaver will depend on when and how long you were in care. If you are over 18, were in care for 13 weeks after the age of 14, and for at least 1 day after you are 16, you are a 'Former Relevant' young person and this means you are entitled to support under the Children (Leaving Care) Act 2000. For more information about the above definition See: http://leavingcare.org/about_care_and_leaving_care/overview/who_is_a_care_leaver

Although the information in this guide is aimed at young people who have recently left local authority care, it is also likely to be of use to other students, including those who live independently all year round (such as Foyer residents or young people who are estranged from their family), mature students and those who have spent less than 13 weeks in local authority care.

One of the main questions you may ask yourself when considering entering into higher education is 'what funding am I entitled to?' Because of this new transition and the financial implications involved, it is usual for students to have concerns about whether entering into higher education is a viable financial option.

This guide was therefore produced to provide clear information on the financial assistance available to you whilst studying in full-time education.

What funding am I entitled to?

As a full-time undergraduate student there is a range of statutory financial support available to you. Eligibility for financial support is dependent on students meeting certain standard criteria related to length of residency and status in the UK. In addition, if you have previously studied at higher education level, your eligibility for financial support may be affected. You are advised to contact Student Finance England for further guidance.

For eligible full-time undergraduate students, the funding package available is as follows:

Tuition fees

Nottingham Trent University will be charging £9,000 in respect to tuition fees for full-time undergraduate courses during the academic year 2015/16 (£6,750 for foundation degrees). You will be able to apply for a loan to cover the full tuition fees, and you will not have to repay the



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tuition fee loan until you have left University and you are earning more than a certain amount (currently £21,000 per year). If you choose not to take out the full tuition fee loan, you can arrange to pay all or part of your fees directly to the University. Please check our website for details: www.ntu.ac.uk/onlinepayment

Living costs

The help with living costs comes in the form of a maintenance loan and a maintenance grant / special support grant.

Maintenance Loan

Students living away from home will be entitled to at least £3,731 per academic year irrespective of household income. The maximum loan can be up to £5,740 per academic year subject to household income and the amount of maintenance grant you receive.

You do not have to repay the maintenance loan until you have left University and you are earning above £21,000 per year.

Maintenance Grant

This grant is a non-repayable means tested grant of up to £3,387 and those with a household income of less than £25,000 per annum will be eligible for the full grant.

Special Support Grant

This grant is payable in place of the Maintenance Grant and allows the student to receive the maximum amount of maintenance loan (£5,740 for 2015/16).

The Special Support Grant is means tested and non-repayable and is available to students who are eligible to receive means-tested benefits such as income support or housing benefit. The maximum rate is £3,387 for the academic year 2015/16. This grant is not taken into account as income when working out entitlement to means-tested benefits.

Disabled Students' Allowance

If you incur additional course-related costs as a consequence of a disability, mental health difficulty (such as depression or anxiety) or specific learning difficulty (such as dyslexia), you can apply for the Disabled Students' Allowance. This is a needs-based allowance and is available for specialist equipment, non-medical personal helpers and/or additional travel costs, subject to a needs assessment.

Higher Education Bursary for Care Leavers

Care Leavers starting university will receive a £2,000 Higher Education Bursary to help with the costs of University life. The £2,000 Higher Education Bursary is available to any Care Leaver who started a course of higher education on or after September 2008 and before their 25th birthday.



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The £2,000 bursary is a minimum amount which is **over and above** the money and support that local authorities already provide for Care Leavers. It must not be in place of any existing support.

For further information, please contact your Leaving Care Worker. Alternatively, if you have any queries regarding your eligibility, please contact the Student Financial Support Service on 0115 848 2494.

NTU Bursary

The University will be awarding an NTU Bursary of £1000 per year to eligible full-time UK home undergraduate students who start their studies at Nottingham Trent University in 2015.

This £1000 cash award to supplement living costs will be paid to eligible students who are **all of the following**:

- are paying the new full-time home undergraduate tuition fee of £9000 (£6750 for full-time foundation degree programmes)
- have a household income in their year of entry of £30,000 per year or less (as assessed by their national Student Finance Service)
- are receiving a means-tested maintenance grant or special support grant from their national Student Finance Service.

This bursary will be available for each year of study, up to a maximum of three years for a three-year full-time degree course (including sandwich courses and courses with a work placement), two years for a foundation degree course, and four years for a four-year taught degree course. The bursary will be paid in those years where the students are charged the maximum home undergraduate fee for 2015 entrants.

There is no separate application process to apply for an NTU bursary. Your eligibility will be automatically assessed as long as you have applied and been financially assessed for **maintenance funding from your National Student Finance Service**.

Once your eligibility for the maintenance grant has been established, NTU should automatically receive confirmation of this if you have advised your National Student Finance Service that you will be studying at Nottingham Trent University and provided you (and your sponsors if applicable) have not actively withdrawn consent to share financial information with the University for the purposes of assessing bursary entitlement. If you are awarded a bursary, you will receive written confirmation from the University.

NTU Care Leaver Bursary

Nottingham Trent University will be awarding a Care Leaver Bursary of £500 to eligible full-time UK home undergraduates who commence their studies at Nottingham Trent University in 2015.



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The £500 cash award to supplement living costs will be paid to students who meet the following criteria:

- Have been in the care of a local authority (or have been looked after by relatives who have a court order to look after them) at some point since the age of 16
- are under 25 on 1 September 2015
- are a UK home student enrolled on a full-time undergraduate degree course or foundation degree course
- are paying the new full-time home undergraduate tuition fee of £9,000 (£6,750 for full-time foundation degree programmes).

The Care Leaver Bursary will be available for each year of full-time study. In April, we will be contacting all students who have indicated on their UCAS form that they have spent some time in care to advise them of the application process for the Care Leaver Bursary and also to provide further information about the support and events the University offers to Care Leavers.

If you feel that you are eligible for a Care Leaver Bursary, but did not indicate on your UCAS form that you have spent time in care, please contact us directly by **email** and we will ensure that the Care Leaver Bursary application information is sent out to you directly.

Students with Dependent Children

Additional non-repayable grants are available for students with children. The Childcare Grant is there to help full-time students with the cost of childcare during term time and holidays. The Parents' Learning Allowance can help pay for course related costs such as books, materials and travel.

If you would like a copy of the 'Guide to Funding for Students with Dependent Children', please contact the Student Financial Support Service by calling 0115 848 2494 or emailing financial.support@ntu.ac.uk

How do I apply for funding?

You can apply for all of the funding detailed above online in one single application on the Student Finance England website. If you cannot apply online, please contact Student Finance England direct for an application form on telephone: 0300 100 0607. There is, however, a separate application for the Disabled Students' Allowance which is available from the same places.



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Independent Student Status

Most students under the age of 25 are classed as dependant students. This means that the amount of funding received will depend upon the household income of parents. However, if you are under the age of 25, and at any point from the age of 16 to the start of your course, you have not been under the legal care of your parents; and you have been in the custody or legal care of, or have been given accommodation by, a local authority for three months or more, you will be classed as an independent student. This means that the funding you receive will **not** depend upon the income of your parents.

There are a number of other exceptions where students under the age of 25 may be classed as independent students including the following circumstances:

- You have been supporting yourself financially for 3 years prior to the start of your course (this can include income from benefits as well as employment)
- You have dependent children
- You are Married/Separated or Divorced.
- You are irreconcilably estranged (have no contact with) from your parents and this will not change.
- Your parents are deceased

For further advice and guidance about applying for funding as an independent student, please phone 0115 848 2494 or email financial.support@ntu.ac.uk

Financial Support from Corporate Parents

The ***Children (Leaving Care) Act 2000*** was introduced to improve the life chances of Care Leavers, and provided important new entitlements and extended the age range supported. In 2003, the Government published a Green Paper called ***Every Child Matters***. This established the duty on local authorities to provide on-going support for Care Leavers until the age of 21 (or longer when the Young Person is in education or training). In addition, since April 2011, young people who have been closed to services can come back to their local authority and request assistance up until the age of 25 if they wish to pursue education or training.

The level of financial assistance to Care Leavers varies greatly from local authority to local authority. Your leaving-care worker will be able to explain your local authority's policy on the financial support they will offer you if you want to go into higher education. This support is on top of the grants, bursaries and loans that are available to most students entering higher education.

As your student loan and grants are designed to support you over the academic year, Social Services have a duty to provide Care Leavers in full time higher education with accommodation over



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the summer vacation period (or the means to secure accommodation). This duty remains until the Care Leaver's 24th birthday.

When discussing your Pathway plan with your leaving-care worker, it is advisable to make them aware of the costs you will face whilst at University. Along with the obvious expenses such as tuition fees, rent, food, books, it is important to highlight the hidden costs that you may face during Welcome Week and graduation.

Discretionary Hardship Fund

The Discretionary Hardship Fund is an amount of money available to eligible students who are suffering financial hardship. Although the assessment procedure is linked to a shortfall between income and essential expenditure, the £2,000 Higher Education Bursary is disregarded when assessing applications so will not be counted as income. Priority will be given to the following target groups: disabled students (especially where the DSA is unable to meet particular costs); care leavers, students who are estranged from their family and students who are unable to work due to illness / disability.

The Discretionary Hardship Fund is only available to students who have taken out the full maintenance loan. Some Local Authorities provide a generous funding package to discourage Care Leavers from taking out student loans. Unfortunately, if you choose not to apply for the maintenance loan, you cannot make an application to the Discretionary Hardship Fund.

Application forms can be requested from the following locations:

Student Services Centre - City Campus
Student Centre - Clifton Campus
Bramley Building – Brackenhurst Campus

Further information about the fund is available from the Student Financial Support service. You can access the service by calling 0115 848 2494 or emailing financial.support@ntu.ac.uk



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Pyrus Trust Bursary for Final Year Creative Arts Students

The Pyrus Trust is a small charity set up in 2006 to make grants to children and adults who are, or who have been, in care and are taking a course in the creative arts. As part of their grant-making they have set up a bursary scheme for full-time students at three English universities.

If you are studying on a full-time undergraduate creative arts course, and have ever been in the care of a local authority (or similar) as a child or young person, you may be eligible to apply for a non-repayable award of £350 to help support you during your final year of study.

Students on eligible courses are generally contacted by email during their second year and given details of how and when to apply.

Life as a student

At University, managing your money is a really important skill to develop. You will be paid your student loan / grant on a termly basis, so you will need to budget your money carefully in order to make it last until the next funding instalment is paid.

This may be the first time you have had to handle such large amounts of money and to help you do this successfully; the University Money Advisers are on hand to provide advice and guidance on budgeting and making sensible choices. You do not have to be experiencing financial difficulties to access this service. Advisers can work with you to maximise your income and plan a realistic budget to prevent problems from arising. The Student Financial Support Service is located in the Student Services Centre on the City campus. To book an appointment, please phone 0115 848 2494 or email financial.support@ntu.ac.uk

To see a typical annual budget for a student over the academic year please visit the NTU website: http://www.ntu.ac.uk/study_with_us/fees_funding/managing_money/budgeting/index.html

The £200 accommodation booking fee is payable in advance of accepting any residence. You will need to make sure your leaving-care worker is aware that the deposit is required before your first student funding instalment is paid. If you having problems paying this amount you can contact the University for further advice and information.

Student Financial Support | Tel: 0115 848 2494 | Email: financial.support@ntu.ac.uk

Care Leaver Support | Tel: 0115 848 6623 | Email: transition.support@ntu.ac.uk

Useful Websites



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Buttle UK – The Buttle UK scheme helps young people facing severe financial and personal difficulties (often without family support) acquire academic, trade or professional qualifications which gives them the opportunity to succeed in life. www.buttleuk.org/

Directgov – Student Finance England provide information, guidance and online services to students studying in higher education. www.direct.gov.uk/studentfinance

The Care Leavers Association – A 'not for profit' organisation, run by care leavers for care leavers. www.careleavers.com

National Care Advisory Service (NCAS) – NCAS is a national advice, support and development service focusing on young people's transition from care. www.leavingcare.org/