

BENEFITS FOR YOUNG PEOPLE IN FURTHER EDUCATION OR TRAINING



Child Poverty Action Group works on behalf of the one in four children in Scotland growing up in poverty. It doesn't have to be like this. We use our understanding of what causes poverty and the impact it has on children's lives to campaign for policies that will prevent and solve poverty – for good.

We provide training, advice and information to make sure hard-up families get the financial support they need.

INTRODUCTION

This factsheet covers the special rules that apply for young people in further education, or on certain training courses, claiming universal credit, or income support and housing benefit. It does not cover other benefits that young people may be eligible for, such as employment and support allowance if they are ill or disabled (see instead CPAG in Scotland's factsheet 'Benefits for disabled students'). It does not cover the wider rules that apply to all students, only those that apply for young people in further education. For the wider rules about student eligibility, see other factsheets from CPAG's Students and benefits project (see back page for details).

Some young people under 21 may be eligible for universal credit. Others may be able to claim the 'old' benefits, such as income support or housing benefit. The information below explains in which circumstances you can claim these benefits.

This factsheet is for you if you are:

- thinking about doing, or doing, a course of **further education (FE)**; AND
- **under age 21**; or
- **aged 21** and turned 21 on your course.

If this is not you, different rules apply. Speak to your college student services adviser or a bursary officer, or go to your local citizens advice bureau, for more information.

Further education (FE) or non-advanced education is study below the level of HNC, and includes NQ National 4 & 5s, NQ Highers and advanced Highers, SVQ up to level 3 and National Certificates (NCs).

UNIVERSAL CREDIT

Universal credit (UC) is a new benefit which replaces several 'old' benefits (income support, housing benefit and some others). Most people claiming benefit now have to claim UC. Only those who get a 'severe disability premium' in their income support, housing benefit or other old benefit are able to make new claims for the old benefits (see CPAG in Scotland's factsheet 'Benefits for disabled students' for more about what this means). Everyone else has to claim UC.

UC provides money for your living costs and also for rent if you are liable to pay rent. If you have other income, such as student funding or a training allowance, then this may reduce the amount of UC you get. See *Student/trainee funding and benefits* below.

If you are under 21 and receiving education, you are eligible for UC if you are 'without parental support'. This can continue if you turned 21 on your course, as long as you were under 21 when the course started.

If you are not receiving education you are eligible whether or not you have parental support.

Note: there are some other circumstances in which someone receiving education can get UC - see CPAG in Scotland's factsheet 'Universal credit and students'.

You are receiving education for UC if you are in FE and you are:

- a qualifying young person – ie, under 19 and on a course which is more than 12 hours per week; or aged 19 if you were under 19 when you were accepted, enrolled on or started such a course, and you have not yet passed the 31st of August following your 19th birthday. You are also a qualifying young person if you meet these age criteria and are on an approved training course (eg, employability fund activity). Note: if you are a qualifying young person but not eligible to claim UC (or other benefits) in your own right, your parents may be able to claim child benefit for you. They may also be eligible for universal credit or child tax credit which includes an amount for you. See CPAG in Scotland's factsheet 'Parents claiming for young people in further education or training'; or
- receiving a grant for maintenance – ie, an award of bursary maintenance allowance (including a care-experienced bursary) from your college; or
- on a course which is not compatible with your work-related requirements (if you have work-related requirements, it is up to your work coach at the Jobcentre to decide whether or not your course is compatible with them).

Who is 'without parental support'?

This is a specific definition which applies if you are not being looked after by a local authority and:

- you are orphaned; or
- you have to live away from your parents because you are estranged from them, or there is a serious risk to your physical or mental health, or you would suffer significant harm if you lived with them; or
- you are living away from your parents and they cannot support you financially because they are in prison, or they are unable to come to Britain because they have no leave to enter under UK immigration law, or because they have a physical or mental impairment.

If you are estranged, DWP guidance tells staff that third-party evidence of this is not required, unless the DWP staff have evidence that makes them doubt you are estranged (para 7 of DWP guidance 'Making a severe hardship decision').

EXAMPLES

Julie is 18 and starts an NC course, which is 15 hours per week, in January 2019. She is a qualifying young person. She counts as receiving education for UC. She is estranged from her parents, and is therefore eligible for UC while on her course.

Connor is 20 and starts an NC course, and a bursary maintenance allowance award is made to him. His mum is dead and his dad is in prison. He is eligible for UC.

INCOME SUPPORT

You cannot make a new claim for income support (IS) unless you already get another of the old benefits that includes a severe disability premium. If you already get IS, you can stay on it when you start studying if you remain eligible and your income is low enough.

IS provides help with living costs. If you have other income, such as student funding or a training allowance, then this may reduce the amount of IS you get. See *Student/trainee funding and benefits* below.

If you are under 21 and a full-time FE student you can get IS in certain circumstances.

You are a full-time FE student if:

- you are a qualifying young person. This is similar to the definition above under UC, but can continue until the day before you turn 20 as long as you were under 19 when you were accepted on, enrolled on or started your course. You also still count as a qualifying young person between courses if you finish one full-time FE course, and are accepted or enrolled on another FE course or on an approved training course. This also applies if you finish an approved training course and are accepted on or enrolled on another approved training course. Otherwise, when you leave your course you may count as being a qualifying young person for a while longer (see the *Benefits for Students in Scotland Handbook*; details on page 4 of this factsheet); or
- you are on a course that is more than 16 hours of classes and workshops per week (or, if the course is 16 hours or less of classes and workshops, the course is over 21 hours in total per week if you include structured study hours)

If you are a full-time FE student you can get IS if you are

- under 21 (or 21, if you were under 21 before your course started) and 'without parental support' (see Universal credit section, above, for what this means)
- a qualifying young person and you are a parent
- a qualifying young person and you are a care leaver (although if you are 16 or 17 you must also be a lone parent to qualify for income support)
- a refugee, in your first year in Britain and learning English for more than 15 hours a week (you can claim IS for up to nine months)

EXAMPLES

Olive is 18 and is on an employability fund course. She is a qualifying young person. She is already getting income support as a lone parent with a child under 5. She can remain on income support on her course as long as her child is under 5.

Edith is 21 and is on an NQ course of 21 hours per week, which she started before she turned 21. She is estranged from her parents and, because she already gets housing benefit which includes a severe disability premium, she can make a claim for income support.

HOUSING BENEFIT

Housing benefit (HB) is a benefit which helps with rent if you are liable to pay rent. You cannot make a new claim for HB unless you already get another of the old benefits that includes a severe disability premium, or if you live in certain types of supported or temporary accommodation. If you already get HB, you can stay on it when you start studying if you remain eligible and your income is low enough.

You cannot get this if you live at home with your parents. Young people getting HB and living in private rented flats, including student halls, usually have their amount restricted, so it may not cover your rent in full. 16 and 17-year-old care leavers are not eligible for HB, as their rent should be met by the local authority social work department.

If you have other income, such as student funding or a training allowance, then this may reduce the amount of HB you get. See *Student/trainee funding and benefits*, below.

You are eligible for HB if you are a full-time FE student and are under 21, or are aged 21 and turned 21 on your course. You do not also have to be without parental support.

Student/trainee funding and benefits

There is no effect on your UC, IS or HB if you get:

- education maintenance allowance (EMA)
- additional support needs for learning allowance
- allowances for study or travel expenses
- money from the childcare fund

A bursary maintenance allowance (including a care-experienced bursary), dependants' allowance or training allowance will affect the amount of UC, IS or HB you can get, although a fixed amount of a bursary maintenance allowance payment is disregarded.

Money from the FE discretionary fund is ignored if you get UC and it is for:

- tuition fees or exams,
- your disability,
- books, equipment, course travel costs or childcare costs.
- extra costs of residential study away from your usual place of study during term time
- the costs of your normal home (if you live elsewhere during your course), unless these are included in your UC
- the maintenance of someone not included in your UC claim.

Money from the FE discretionary fund is ignored if you get IS or HB and it is:

- a payment of £20 or less a week
- a one-off payment (which counts as capital) and your total capital is less than £6000
- a payment which is not for basic living costs - namely, food, ordinary clothing or footwear, household fuel, rent met by HB or council tax.

If eligible for income support, you can choose to stay on it instead of applying for a bursary maintenance allowance, as the bursary is discretionary and there is no guarantee of getting it.

EXAMPLES

Lydia is 20 and on an NC course of 21 hours a week. She is living on her own because of a risk of physical danger at home. She can claim UC. She also gets money for travel and study expenses.

Cleo is 16 and doing NQ Highers at her local college for 14 hours a week. She is in temporary homeless accommodation, and has no contact with her parents. She is eligible for UC to help with her living costs and HB to pay her rent. She also gets an EMA. The EMA does not affect her benefits.

CHILD POVERTY ACTION GROUP IN SCOTLAND

Advice line for frontline advisers and support workers
0141 552 0552
Monday – Thursday 10am – 4pm; Friday 10am – 12 noon

Email: advice@cpagscotland.org.uk

CPAG in Scotland advice line is only for advisers. If you are a student or thinking of doing a course of education and are in need of advice, contact your college/university student welfare services, or your local Citizens Advice Bureau.

FURTHER INFORMATION

- CPAG in Scotland's Benefits for Students Project go to www.cpag.org.uk/scotland/students-and-benefits-project
- CPAG in Scotland's free online Benefits for Students in Scotland Handbook go to www.onlinepublications.cpag.org.uk
- View our full range of factsheets online at: www.cpag.org.uk/scotland/factsheets
- CPAG publishes the Welfare Benefits and Tax Credits Handbook, a comprehensive guide to benefits and tax credit for claimants and advisers. Find out more at: www.cpag.org.uk/bookshop
- We run a wide range of training courses on students and benefits for workers of different levels of experience. Find out more at: www.cpag.org.uk/scotland/training
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IN SCOTLAND

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Registered office: 30 Micawber Street, London N1 7TB

CPAG in Scotland's Benefits for Students Project is funded by the Scottish Government.