



Factsheet for parents in England

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Help with childcare costs for students

Life as 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 in England to help with your childcare costs. It outlines the types of childcare that qualify for financial help, sources of funding for all students as well as specific funding available if you are studying on a further education course or a higher education course.

Unregistered care – which is often provided by a family member or a friend – will not usually be eligible for any financial help from the government. You will also not be able to claim financial help for any care provided by a relative in your home, even if that relative is registered as a childcare provider.

To find out about local childcare contact your local Family Information Service (FIS). You can find contact details for your FIS by visiting: www.familyandchildcaretrust.org/findyourfis

What sort of childcare can I receive help for?

Financial help for childcare costs is generally restricted to childcare that is 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; and
- registered home-based carers/nannies.

For further information about your childcare options visit our website: www.familyandchildcaretrust.org/parentinformation



How can I get help to pay for childcare?

Financial help for childcare costs while you are studying is mainly available through your training provider – your college, university, training institution – or your local education authority. 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.

Higher education

These are courses that lead to level 4 qualifications or higher. 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.

If you are considering starting a course, it's a good idea to start early! Check what childcare there is in your area and when places might be available for your child. Also find out about what financial help is available to help you pay for the costs while studying.

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. You can also find an explanation of qualifications at: www.gov.uk



What funding is available to further education students?

Discretionary Learner Support Fund

If you are aged 20 or over and studying on a college course, 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.

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

Care to Learn

This scheme supports teenage parents:

- aged under 20;
- asylum seekers aged under 18; or
- asylum seekers aged over 18 who are care leavers.

It provides financial support for the costs of your childcare so that you can 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.

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

For further information about the support available, call the Learner Support Helpline on **0800 1218989** or visit: **www.gov.uk/care-to-learn**

For further information about courses you could receive funding for contact the National Careers Service on **0800 100 900**.



What funding is available for higher education students?

Childcare Grant

If you are a full-time undergraduate or PGCE student with dependent children aged under 15 (under 17 if the child is disabled), are a British or EU citizen 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.

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 Working Tax Credit.

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

Parents' Learning Allowance

This allowance aims to support full-time, undergraduate or PGCE student parents, who are British or EU citizens with course-related costs such as travel, books, equipment and childcare and can be claimed in addition to the Childcare Grant (see above). 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.

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

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 you will be assessed according to your individual need. Your college assesses your application and decides on the level of funding to give to you, based on your individual circumstances.





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

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

Hardship fund/bursaries

Some 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 university for more information.

What funding is available to 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); and
- use registered childcare.

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 £126.65 per week for 1 child or up to £ 187.75 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.

For more information contact the NHS Student Grant Helpline on **0845 358 6655**.

Other sources of funding

Professional and Career Development Loans

You can apply for this if you are aged 18 or over and are undertaking a postgraduate or vocational course (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. 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 Professional and Career Development Loan in the final two years of your course, otherwise you will have to start repayments whilst you are still studying. The Skills Funding Agency pays the interest on the loan while you are studying and for up to one month afterwards.

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



For further information, contact The National Careers Service on **0800 100 900**. Useful information is also available at: www.gov.uk/career-development-loans

Other educational trusts/charities

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

Your local reference 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, include:

- The Guide to Educational Grants (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 (published by the Directory of Social Change)

The Educational Grants Search offers information on funding available if you are studying in post-16 education in England. Visit their website: www.family-action.org.uk for information

Training to work in childcare

If you are thinking of doing a course in Early Years, Childcare or Playwork, there may be funding available to help with your childcare costs. For more information contact your local Family Information Service (FIS) by visiting: www.familyandchildcaretrust.org/findyourfis

The Family and Childcare Trust is the charity created from a merger of Daycare Trust and the Family and Parenting Institute. Together we bring over 40 years of experience in campaigning and research into family life and childcare.

The information in this factsheet refers to childcare in England only. For information about childcare options in Wales, Scotland and Northern Ireland, contact your local Family Information Service (FIS). Find details of your local FIS by visiting: www.familyandchildcaretrust.org/findyourfis or by searching in your phone book.

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

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