MANCHESTER 1824
The University of Manchester

Money Matters

# Student Parents (including Pregnancy) and Student Carers

**What financial assistance am I entitled to if I am pregnant or have just had a baby?**

If you become pregnant during your studies, you may become eligible for the following additional sources of support:

- Sure Start Maternity Grant - you may be eligible for a non-repayable payment of £500 for your first child, if you are in receipt of Income Support, Income-Based JSA or ESA, Pension Credit, Child Tax Credit, (paid at an amount which exceeds the family element), Working Tax Credit or Universal Credit, where it includes the disability or severe disability element.
  The earliest you can claim this support is from 11 weeks before the baby is due until six months after the baby is born. Further information is available at:
  www.gov.uk/sure-start-maternity-grant.
- Healthy Start Vouchers—these help contribute to the cost of formula milk, fresh milk, fruit and vegetables during your pregnancy and until your child/children reach four years old. You can also apply for vouchers for essential vitamins too. To qualify, you or your family must receive Income Support, income-based JSA or ESA, Child Tax Credits with a maximum income of £16,190 or Universal Credit (with a take home pay of £408). Further information is available at:
  www.healthystart.nhs.uk.
- Free dental treatment (this continues for 12 months after your child is born): www.nhs.uk/chq/Pages/are-pregnant-women-entitled-to-free-NHS-dental-treatment.aspx .
- Free NHS prescriptions (this continues for 12 months after your child is born): www.nhs.uk/chq/Pages/941.aspx#close.
- Statutory Maternity Pay (SMP) is paid for up to 39 weeks in total. For further information, please visit: www.gov.uk/maternity-pay-leave/overview.
- If you don't qualify for SMP, you may be entitled to Maternity Allowance. You can claim Maternity Allowance as soon as you've been pregnant for 26 weeks and payments can start 11 weeks before your baby is due. For further information, please visit: www.gov.uk/maternity-allowance/overview.
- Paternity Pay. When you take time off work because your partner is having a baby, you may qualify for paternity pay. For further information please visit: www.gov.uk/paternity-pay-leave/overview.

Please note that the rules surrounding these benefits are extremely complicated and are based upon your employment history therefore we would advise you to contact a specialist benefits adviser. Further information is available in the Useful Links section of this factsheet.

**What other financial considerations do I need to make?**

If you are considering interrupting your studies, you will need to think about the following from a financial perspective (where applicable):

- Student Finance
- NHS Bursary funding (for those who started studying before August 2017)
- Postgraduate Funding
- Tuition Fees – how much will you pay/owe?
- As an international student, will there be further immigration considerations? Please contact the Student Immigration Team for further advice - www.manchester.ac.uk/study/international/why-manchester/student-support/immigration/

Please see our other factsheets in this series for further advice.

**Student Finance (UG Students)**

Your Student Finance can continue for up to 60 days from the beginning of any period of interruption (subject to the University providing evidence that you are suspending due to medical reasons and your GP providing additional supporting evidence) however, you will need to inform your Student Finance provider of your circumstances and your support will be adjusted as a result.

If you take time out (more than 60 days) from your degree while pregnant, you will usually not be eligible to receive any welfare benefits until your child is born. Your Student Finance may also be suspended unless you are able to provide them compelling personal reasons as to why not providing you with financial support will cause you financial hardship.

When on maternity leave after having giving birth, your Student Finance will remain suspended however you may be eligible for additional benefits. Please see the Welfare Benefits section of this document for further information.

Once you return to your studies, you may qualify for the following support from Student Finance:

- An increased maintenance loan.
- Childcare Grant - the Childcare Grant is for students with low family incomes with children under the age of 15 (or 17 if your child is registered as having special education needs). You will not have to repay this grant, which pays for up to 85% of Ofsted-registered childcare costs for the entire year, including vacation times. The Grant has been altered as of the academic year 2019/20 —this means you will not be paid the Grant into your bank, as it will go directly to the childcare provider. You will also have to apply online. Please visit the Directgov website for further information:
  https://www.gov.uk/guidance/students-reapplying-for-childcare-grant-in-201920
- Parents' Learning Allowance - This means-tested, non-repayable allowance is to help with course-related costs for students who have children. Full-time students with dependant children may claim even if you are not eligible for the Childcare Grant because you are not using Ofsted-registered childcare. Please visit the Directgov website for further information: www.gov.uk/parents-learning-allowance.

**NHS-funded students**

NHS-funded students may still receive a NHS bursary during their maternity leave. Please see our NHS Bursary factsheet for further information, however this only applies to students who started studying before August 2017. NHS students who commenced

study after this date are advised that the normal Student Finance rules apply.

For further information, please visit:
www.nhsbsa.nhs.uk/student-services

**Nursery Subsidy**
The University offers a limited Nursery Subsidy grant for students meeting certain criteria. For further information please visit:
www.studentsupport.manchester.ac.uk/finances/funding-opportunities/all/extra-support-for-those-with-dependents/

**Postgraduate Funding**
As different funding providers will have different regulations surrounding payment during maternity leave, you are advised to check directly with them.

If you are in receipt of the government's Postgraduate Loan, you wouldn't be eligible for an Adult Dependants' Grant, a Childcare Grant or Parents' Learning Allowance and there is no increased provision for extra funding.

**Welfare Benefits**
There is a range of financial assistance available to eligible students with babies and young children. This includes:

- Child Benefit
- Child Tax Credits
- Housing Benefit
- Income Support

For further information we would advise you to visit www.gov.uk/browse/benefits/families.

**Can the University's Living Cost Support Fund help?**
Please see our Living Cost Support fund guidance for further information: http://www.studentsupport.manchester.ac.uk/finances/funding-opportunities/all/living-cost-support-fund/

**I am a carer – can I apply for additional support?**
Students who have caring responsibilities for adult dependants may also be eligible for additional sources of funding (where applicable):

- Student Finance: Adult Dependants' Grant - www.gov.uk/adult-dependants-grant/overview
- Carer's Allowance –a benefit paid to people who spend at least 35 hours per week looking after a disabled person (adult or child). Please note that full-time students are not usually eligible to receive this - www.gov.uk/carers-allowance/overview
- Council Tax Discount: If you are a full time student you will be exempt from paying any Council Tax and if the only other adult in the property is disabled or severely mentally impaired then the whole property may be exempt. If there are other adults living in the house too then you may still qualify for a reduction. If you have left your own property empty in order to live with and care for someone then you may not have to pay council tax on your empty property - www.gov.uk/council-tax/discounts-for-disabled-people

**Useful Links**
Citizens' Advice Bureau for specialist help in applying for Welfare Benefits
www.citizensadvice.org.uk/

Turn 2 Us for further information regarding Welfare benefits
www.turn2us.org.uk/

Gov.uk Benefits overview – includes contact details for each source of funding
www.gov.uk/browse/benefits/families

Gingerbread - Providing advice and support for single parents
www.gingerbread.org.uk

The Student's Union outlines the wellbeing and financial support offered by the University
https://manchesterstudentsunion.com/studentparents

**If your query isn't answered here, please contact www.manchester.ac.uk/wellbeing-support**

*Please note that the information in this guide is intended for Students applying for finance through the Student Finance England system, if you have applied for funding through the Welsh, Irish, Scottish or EU systems the regulations may differ. Please email studentsupport@manchester.ac.uk for further information.*

*We have made every effort to ensure that the information contained in this leaflet is accurate however, we cannot be held responsible for any omissions or errors.*