

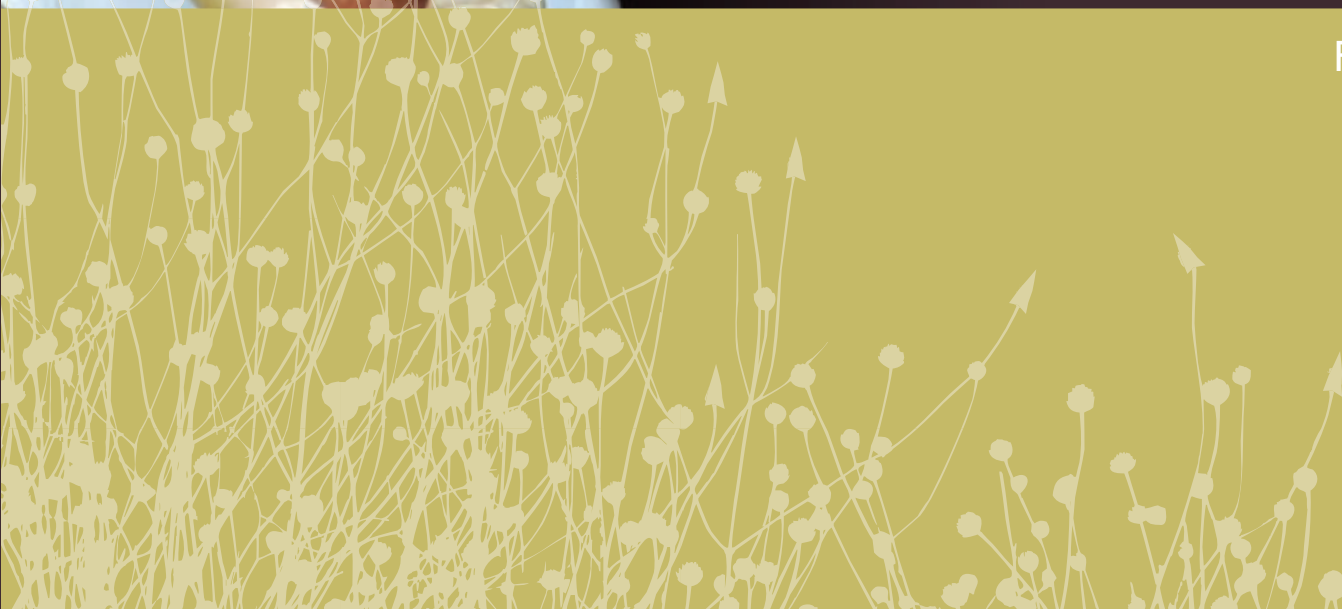


Llywodraeth Cynulliad Cymru
Welsh Assembly Government



A guide to funding for adult learners

Find the right path for you



Contents

01 Learning is priceless

02 What's on offer?

- Quick guide

04 Full-time study guide

- Further Education
- Higher Education

06 Part-time study guide

- Further Education
- Higher Education

08 Getting back to work

09 Learning while you work

10 Learning in the community

10 Reading, Writing and Maths

11 Funding for learning

- Student Finance Wales
- Student Loans
Higher Education

- Maintenance Loans
Higher Education

- Tuition Fees
Higher Education

- Tuition Fee Grant
Higher Education

- Financial Contingency Funds

- Assembly Learning Grant
Further Education

- Assembly Learning Grant
Higher Education

- Individual Learning Account
(ILA) Wales

- Career Development Loans
(CDL)

- Childcare Support

- Parents Learning Allowance

- Adults Dependant Grant

- Disabled Student Allowances

16 Learning at Work

- Modern Apprenticeship
- Foundation Modern
Apprenticeship
- Modern Skills Diploma
- Redundancy Action (ReAct)

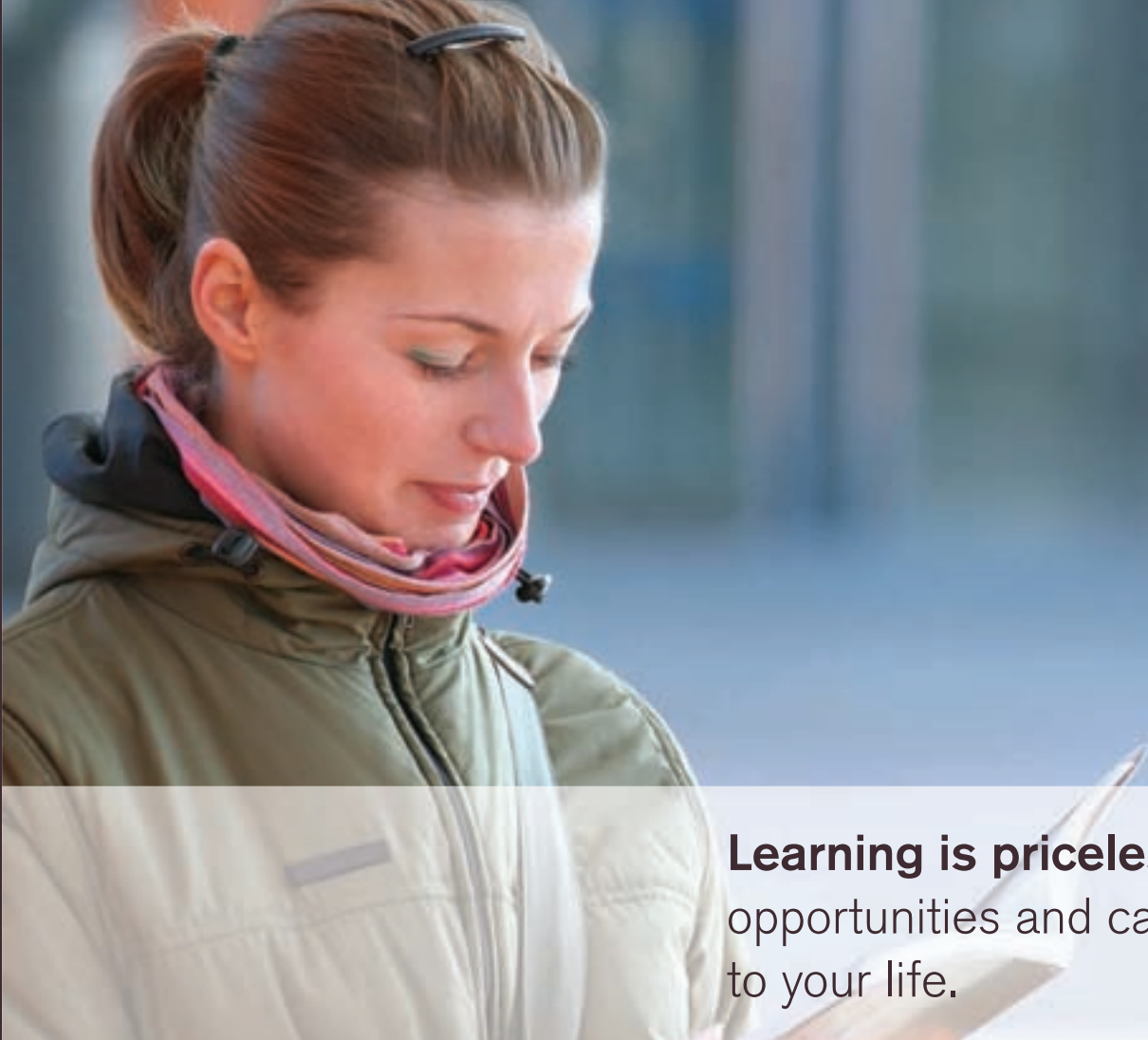
18 Special Grants and Bursaries

- Teacher Training Support
- NHS Bursaries
- Charities
- Employer Support
- Trade Union Support

22 Benefits

- Council Tax Credit
- Income Support
- Jobseeker's Allowance
- Housing Benefit
- Council Tax Exemption
- Help with Health Costs

24 To find out more



You can do it!

Embrace new skills and qualifications, meet new friends and increase your confidence.

But what about the cost of learning? Can you really afford it?

The good news is that there are many sources available to help meet individual's financial needs. One or more of them may well apply to you.

Learning is priceless. It opens doors to opportunities and can make a real difference to your life.

What's on offer? The financial support available will depend on your situation, including personal income and family circumstances, your age, where you want to study and whether you are learning full or part-time.

Funding can be obtained in the form of a direct cash grant, a loan, a free pass or reduced fee levels.

Support can come from the Welsh Assembly Government, the local council or directly from the learning provider where you plan to study.

Remember to ask if your course is backed by European Funds as this might make it cheaper for you or even free of charge.

Support may be available from an employer, a trade union, a charitable foundation or trust, a bank or even the European Union. See the section

on special grants and bursaries. Sponsorship or a scholarship is a possibility if you show real flair in the field you want to study. This is to ensure that cash problems don't stand in the way of real talent.

If you or your family are on benefit of any kind, make sure you check how any support you receive for your learning might affect your benefits.

Check out the benefits section on pages 22 –23 or call your local Jobcentre Plus office for more details.

You may qualify for housing benefit on a part-time course to help you with your rent or for an exemption or reduction in your Council Tax. Check the **Housing Benefit** and **Council Tax** sections on pages 23 and 24 and call your local council for more details.

Here's a breakdown of who might qualify for funding and what's available ►

Quick guide to what's on offer

Type of funding	FE	HE	LW / GBW	CL
Adults Dependants' Grant		•		
Assembly Learning Grant	•	•		
Career Development Loan	•	•		•
Charitable Scholarship/Bursary	•	•		
Child Benefit	•			
Childcare Support	•	•	•	•
Child Tax Credit	•	•	•	•
Council Tax Exemption/Reduction	•	•	•	
Dance & Drama Awards	•	•		
Disabled Student Allowances		•		
Education Maintenance Allowance	•			
Employer Support			•	
Financial Contingency Fund	•	•		
Flexible Learning Provision			•	
Foundation Modern Apprenticeship			•	
Help with Health Costs	•	•	•	•
Housing Benefit	•	•	•	•
Income Support	•	•	•	•
Individual Learning Account Wales	•		•	•

Type of funding	FE	HE	LW / GBW	CL
Jobseeker's Allowance	•		•	•
Modern Apprenticeship			•	
Modern Skills Diploma			•	
New Deal			•	
NHS Bursaries		•		
Parents' Learning Allowance		•		
Passport to Study Grant	•			
Pre Apprenticeships			•	
Redundancy Action (ReAct)			•	
Skill Build			•	
Student Loans		•	•	
Teacher Training Support		•		
Trade Union Support			•	
Tuition Fee Support	•	•		•
Working Tax Credit	•	•	•	•

FE Further Education
 HE Higher Education
 LW / GBW Learning at work / Getting back to work
 CL Community Learning

NB: This is a general guide and is by no means a definitive list of the sources of funding available. It is only accurate at the time of going to press. For further details please contact the relevant organisation mentioned in this publication.

Full-time study guide

Further Education

If you're studying full-time, you may be charged tuition fees. Most further education colleges have policies that offer either free or discounted tuition to learners on means-tested benefits, on low income or disabled. You may also qualify for the following:

- **Assembly Learning Grant** from Student Finance Wales.
- **Financial Contingency Funds** via your local further education college.
- **A Career Development Loan** can help you with costs such as fees and materials if you don't qualify for any other support, providing the learning is vocational (vocational means it gives you the skills needed for an occupation, trade or profession).

For further information on the support available for further education, contact the student welfare or awards officer at your college.

Higher Education

Going to university can be a happy yet expensive time but, if you're studying full-time, there is a range of support available to help you. You may apply for the following:

- **Student Finance Wales** services are available to you if you normally live in Wales. They could help you with your tuition fees as well as the cost of living through a Student Loan or Assembly Learning Grant, depending on your personal circumstances.

- There is a range of extra support if you have dependants including an: **Adult Dependants' Grant, Parents' Learning Allowance and a Childcare Grant** if you expect to have childcare costs whilst you are learning.
- If you have a disability and you need extra support or equipment in order to access your course, **Disabled Student Allowances** will help cover the costs.

For more information contact your local authority or call 0845 602 8845 or visit www.studentfinancewales.co.uk



There is a range of extra support if you have dependants including an: Adult Dependants' Grant, Parents' Learning Allowance and a Childcare Grant.

Part-time study guide



Further Education

If you are in part time education you may be charged tuition fees. If you are in receipt of means-tested benefits, on low income or are disabled, you may be eligible for free or discounted tuition. *Contact your local college for further information.*

Your college may also be able to help you through the following support:

- **Financial Contingency Fund**
this is designed to cover the cost of learning materials, travel, childcare and living costs it depends on your circumstances and the level of your income.
- **A Career Development Loan** may help you with costs such as fees and materials if you don't qualify

for any other support, providing the learning is vocational.

- **Jobseeker's Allowance** is available if you're out of work and studying part-time as long as your course is less than 16 hours a week and you can show you're still available for work. *Check this with your local Jobcentre Plus.*
- **Individual Learning Accounts Wales** are available if you're unemployed or, if your qualifications are no higher than level 2 (equivalent to 'o' level or GCSE) there's a good chance you'll qualify to help fund your learning.
- You may be eligible for an **Assembly Learning Grant** if you are studying a course that involves

at least 275 hours of study and leads to a nationally recognised qualification.

Higher Education

If you're on a part-time course in Wales that is 50% or more of an equivalent full-time course you can apply for the following from Student Finance Wales:

- **Fee grant** to help with the cost of your fees and a course grant to meet the cost of books, travel and course expenditure, depending on your household income.

If your course amounts to 30 credits per year, you may also be eligible for the following:

- **Financial Contingency Fund** may also be eligible to apply for help if you are studying in Wales.
- **A Career Development Loan** if you can show your course will benefit your job prospects.

Part-time higher education students with disabilities can apply for a **Disabled Students' Allowance** designed to pay for any equipment or staff support directly related to their disability.

Getting back to work

If you've been out of a job for a while, you can take part in the following:

- **New Deal** which helps you back into work. Ask for details at your local Jobcentre Plus.
- **Skill Build** if you're out of work will help you get into the job market. Depending on your circumstances you may be eligible for immediate access. This training is designed to increase your basic skills and confidence and will pave the way for you to pursue a qualification at a higher level.
- **Individual Learning Account Wales** check if you qualify for this it could help pay for additional learning to improve your job prospects.
- **Housing Benefit** or **Council Tax Benefit** people on work

based learning programmes can still obtain this. If you currently receive Jobseeker's Allowance you will continue to receive this while you learn.

- **ReAct** If you are under current notice of redundancy, or you have become unemployed in the last six months as a result of redundancy and have not been in continuous employment for six weeks or more since being made redundant, you may be eligible for support under **ReAct**. This is a package of support that will assist you in gaining new skills to improve your chances of returning to work in the shortest time possible. Depending on your circumstances the support can include a contribution



towards the cost of training, and in some cases financial support for special equipment needs, training materials, travel costs and childcare provision.

Learning while you work Whether you're starting your career or an established worker wanting to move ahead, there are several ways to get support to develop your skills.

- **Foundation Modern Apprenticeship** or a **Modern Apprenticeship** if you combine a job with these you won't have to pay for the training. However your employer may have to make a contribution. While you're training you'll also receive a wage or in certain cases training allowance.
- **Modern Skills Diploma** if you're already in work and want a flexible way to gain higher level skills.
- **Flexible Learning Provision** gives you the option of undertaking one or more qualifications from a Modern Apprenticeship or Foundation Modern Apprenticeship that is relevant and appropriate to your employer's needs – without

having to complete the entire courses for an apprenticeship.

- **Pre Apprenticeships** has been designed to give you the literacy and numeracy skills you will need to progress on to a full apprenticeship. These skills are the first step towards gaining new skills and knowledge; they are skills that help you to move forward and on in your life. They also develop your confidence and self-esteem.
- **Individual Learning Account Wales** while you're gaining new skills at work you may want to improve your prospects further through adult education. The other funds will also be available for part time learning.



Please note if you've got a disability you may still qualify for certain benefits during your training. It's best to check with your local Jobcentre Plus. In certain circumstances you might qualify for **Council Tax Exemption** or **Reduction** during your training. Check this out with your local council.

Learning in the community

There are hundreds of part-time adult education courses available in community centres and similar locations close to where you live. You may also be eligible for help with the following:

- **Career Development Loan** if your course leads to a work related qualification.
- **Individual Learning Accounts Wales** are available if you're unemployed or if your qualifications are no higher than level 2 (equivalent to 'o' level or GCSE) there's a good chance you'll qualify to help fund your learning.
- **Transport, childcare and learning materials** check with your local council for details.



Reading, Writing and Maths

If you're tackling basic literacy skills and number work problems you may qualify for free or discounted tuition fees. For details contact **learndirect** the national learning advice line on **0800 100 900**.

Funding for Learning



Student Finance Wales

If you are a full-time student in higher education you may have two main costs to pay – your living costs; and your contribution towards tuition fees. If you normally live in Wales, Student Finance Wales could help with both:

Student Loans

Higher Education

- Student Loans are available to pay for living (maintenance) expenses and the cost of tuition fees.
- Student loans are not commercial loans. They are provided by the

Government, with the interest rate linked to inflation – so that the money you repay is the same in real terms as the money you borrowed. You start repaying the loans when you are earning more than £15,000 a year and then at a rate of 9% of any income you receive above the £15,000 a year threshold.

Maintenance Loans

Higher Education

These are designed to help with your living costs while you're studying. Three annual rates are available if you start your studies in 2008, the rates are:

- Living at home £3,580
- Living away from home £4,625
- Living away from home and studying in London £6,480.

The maintenance loan comes from Student Finance Wales and you'll qualify if you are aged under 60 and pursuing **a full-time or sandwich course in higher education, including initial teacher training.** For further information contact your local authority or call the Student Finance Wales Contact Centre on 0845 602 8845 or visit www.studentfinancewales.co.uk



Tuition Fee Loans

Higher Education

Tuition fees don't have to be paid before you start your course.

Regardless of where you study in the UK you can apply for a tuition fee loan for all or part of your fees, which is paid directly to your place of study.

If you live in Wales you can apply for a loan for part of your fees left after your tuition fee grant is taken into account, so you only have to apply for a tuition fee loan of up to £1255. You won't start repaying your loan until after you leave your course and start earning over £15,000 a year.

Tuition Fee grant

Higher Education

If you normally live in Wales and choose to study at a university or college in Wales you can apply for a fee grant of up to £1,890 a year – which does not have to be repaid. This tuition fee grant is available regardless of your family income, and is paid directly to your place of study. For further information contact your local authority or call Student Finance Wales Contact Centre on 0845 602 8845.

Part-time students on courses in Wales that are 50% or more of an equivalent full-time course can apply for support. This includes a fee grant

of up to £930. You can also apply for assistance with course related costs worth up to £1,050. Students who already have a degree cannot normally apply for this support.

Alternatively, **if you're studying part-time at a Welsh institution and you're a mature student or have dependants**, you might be eligible for support under the part-time undergraduate fee waiver scheme. However, if you receive support under this scheme you will not be able to receive the part-time fee grant and course grant above. For further details contact the institution where you plan to study.

Financial Contingency Funds

Sometimes known as Access or Hardship Funds, these are funds designed to help students facing financial hardship to meet the cost of things like **books, travel, childcare, accommodation or general living expenses**.

You can apply at the start of your course or during your course, if financial problems arise. It is up to your university or college to decide whether you should receive an award from the **Financial Contingency Fund**.

Sometimes this money is given as a short term loan, or paid directly to a third party such as a childcare provider, instead of a cash grant. It's up to the university or college to decide. To qualify for support you must be studying at a publicly funded further or higher education institution in Wales. If you are a part-time higher education student you must be studying at least half of an equivalent full-time course. Similar arrangements to the Financial Contingency Fund apply in England through the **Access to Learning Fund** and **Learner Support Funds schemes**.

Assembly Learning Grant *Further Education*

Funded by the Welsh Assembly Government, this grant provides support to help people from low-income families to access and remain in further education. It covers the cost of books, equipment and travel. To qualify you must study at least 275 hours a year on a course that leads to a nationally recognised qualification.

- To qualify, you or your family's income must be less than £16,830 a year.
- The maximum grant is £1,500 for full time study and £750 for part time. For more information contact your local college or local authority or visit www.studentfinancewales.co.uk

Assembly Learning Grant *Higher Education*

This is a grant available to full-time students starting higher education courses. It is a grant of up to £2,835 a year. The help you may receive depends on your income and families.

- If this income is £18,370 or less, you will be entitled to the full amount of grant.
- If the income is between £18,370 and £39,300 you will receive part of the grant.
- If the income is over £39,300, you will not be entitled to the grant.

The Assembly Learning Grant is usually paid with your student loan. It does not have to be repaid.

- For further information contact your local authority or call the Student Finance Wales Contact Centre on 0845 602 8845 or visit www.studentfinancewales.co.uk

Individual Learning Account (ILA) Wales

Finding well paid work can be difficult if you don't have any relevant qualifications or the money to pay for education and training. Individual Learning Accounts Wales (ILA Wales) could help you pay for your training to improve your skills and get that perfect job. If you or your partner is claiming income related benefits you could get up to £200 towards the cost of your learning. If you are not claiming income related benefit you could still get up to £100 a year provided that you have no formal qualifications or the highest qualification you hold is no higher than a GCSE or equivalent. You can use your ILA Wales to help pay for fees and books to be used on the course you choose. It's not a loan or credit card, so the money you get does not have to be paid back.

- To apply for an ILA Wales please contact learndirect, the national learning advice line on 0800 100 900.

Career Development Loans (CDL)

These are loans of between £300 and £8,000 which you can borrow to **support any course of learning that will help you in your career.** The Government pays the interest while you're learning and you don't start repaying until you finish. It will cover up to 80% of your course fees or 100% if you've been out of work for 3 months or more, plus the cost of books and other learning materials. The loans come from three high street banks taking part in the scheme and **anyone can qualify**, particularly if they don't qualify for funding through their local authority. For more information call the CDL Information Line on 0800 585 505.

Childcare Support

If you are in full-time higher education and need help with childcare costs, you can claim towards the costs of registered or accredited childcare during term time and short vacations.

- One child £157.25 per week
- Two or more children £267.75 per week
- For further information contact your local authority, or call the Student Finance Wales Contact Centre on 0845 602 8845.

If you are in Further Education or part-time Higher Education and are studying at an institution or college in Wales you can apply for help from the following:

- **Financial Contingency Fund, Wales**
- **Access to Learning Fund and Learner Support Funds, England** (for more information contact your university or college).

If you are on a work based learning course you can apply for help from the learning provider where you're studying. If you are staying in school or are learning in the community you should apply for help from the local council where you're studying.

- For information about childcare that is available in your area call 0800 096 0296 or visit www.childcarelink.gov.uk



Parents' Learning Allowance

The Parents' Learning Allowance, worth up to £1,700 per year, will help with course related costs for students who have dependant children. This grant is available to full-time higher education students. How much you get depends on your income and that of your dependants (including your husband, wife or partner). Your Local Education Authority will be able to advise you on how much help you might get. Jobcentre Plus will not count this grant when they work out your benefit entitlement.

Adult Dependants Grant

This is designed to help you support adult dependants in your household while you're studying full-time in higher education. You can claim up to £2,580 a year if you have a husband, wife or partner or another adult member of your family who

depends on you financially. The grant available will depend on your own and your dependants income. For more information contact your local authority or call the Student Finance Wales Contact Centre on 0845 602 8845 or visit www.studentfinancewales.co.uk

Disabled Student Allowances

If you're disabled and you need additional equipment or support in order to undertake a course or training programme, a **Disabled Student Allowance (DSA)** will help cover the cost.

Extra support from the DSA could include the following:

- Specialist equipment.
- A non-medical helper's allowance.
- Help towards the additional costs of travelling to your institution.

- A general allowance. These allowances are available if you're studying full-time or part-time in higher education.

If you're studying part-time, you must be doing at least the equivalent of half a full-time course.

- Claim up to £5,035 for equipment for the whole period of your course
- Claim up to £20,000 a year for specialist non-medical staff, or £15,000 if part-time.
- A Disabled Student Allowance of up to £1,685 if you're full-time or £1,260 if you're part-time.

This allowance doesn't depend on your income and you don't have to pay it back. Ask your local authority for more details.



Learning at Work To guarantee a flow of cash during your studies.

At the very least you'll get a training allowance and very often you'll get paid a wage this includes:

Modern Apprenticeships

For people of any age who want to learn while in a job and gain a qualification at NVQ level three.

- It combines practical job training with off-the-job learning and you'll get paid a wage.
- You won't be asked to pay, but your employer will usually contribute towards the cost of the training.

Foundation Modern Apprenticeships

For people of any age who want to learn while in a job and gain a qualification at NVQ level two.

- You'll be paid the wage for the job if you're with an employer or a training allowance if you're on placement at a training centre.
- You may receive a financial contribution towards travel costs and, in some areas, support for childcare.
- This training is designed to pave the way for many people to pursue a full Modern Apprenticeship.

Modern Skills Diploma

This gives you extra skills if you're already in work. You continue to earn your normal wage while the scheme pays for:

- FREE training off the job to bring your skills up to NVQ level four.

New Deal

If you've been unemployed for a while this gives you an allowance equivalent to a Jobseeker's Allowance.

It will support you in a job placement with training or in full-time education or training leading to a job related skill. That includes paying your course fees and helping you with the cost of books, equipment and travel. You'll qualify if you're unemployed and aged between 18 and retirement age. There are separate programmes to help you if you're a lone parent, over 50, or you are disabled. These programmes help you with things like childcare or disability aids.

Redundancy Action (ReAct)

If you are under current notice of redundancy, or you have become unemployed in the last six months as a result of redundancy and have not been in continuous employment for six weeks or more since being made redundant, you may be eligible

for support under **ReAct**. This is a package of support that will assist you in gaining new skills to improve your chances of returning to work in the shortest time possible.

Depending on your circumstances the support can include a contribution towards the cost of training, and in some cases financial support for special equipment needs, training materials, travel costs and childcare provision.

Any support is additional to, and will be offered in collaboration with, a wide range of support on offer from our partner organisations, including Jobcentre Plus and Careers Wales. For further details contact your nearest Careers Wales Centre/Shop.

Flexible Learning Provision

Gives you the option of undertaking one or more qualifications from a Modern Apprenticeship or Foundation Modern Apprenticeship that is relevant and appropriate to your employer's needs – without

having to complete the entire courses for an apprenticeship.

Skill Build

If you're out of work Skill Build will help you get into the job market. Depending on your circumstances you may be eligible for immediate access. This training is designed to increase your basic skills and confidence and will pave the way for you to pursue a qualification at a higher level.

Pre Apprenticeships

Pre Apprenticeship has been designed to give you the literacy and numeracy skills you will need to progress on to a full apprenticeship. These skills are the first step towards gaining new skills and knowledge; they are skills that help you to move forward and on in your life. They also develop your confidence and self-esteem.

Special Grants and Bursaries In addition to local councils, colleges, universities and government agencies there are many other organisations that provide support for learners. These are often charities and foundations that have set up funds to encourage talented people to pursue specific careers.



Teacher Training Support

There is special help available if you are planning to start teacher training, including a bursary of £7,200 for priority subjects including maths, science, foreign languages, design & technology, ICT, English (including drama), Welsh, Music and RE and £4,200 for other secondary subjects and primary level courses **if you are already a graduate**. If your course leads to Qualified Teacher Status you'll get your tuition fees paid in full. If you're postgraduate teacher training course is at a college in Wales and in one

of the priority subjects listed above you may qualify for an extra grant of £5,000 (maths and science) or £2,500 for the other priority subjects when you start your second year of teaching. If you are following a secondary postgraduate course through the medium of Welsh, you may qualify for a **Welsh medium incentive supplement** of £1,200. When you qualify there is an expectation that you will look for a post in a Welsh medium school. You can get more information on teacher training support from the Welsh Language Teaching Information Line on 0845 6000 992. English speakers

in Wales can call the Teaching Information Line on 0845 6000 991, where you can also get information on the financial incentives available for students attending teacher training courses at colleges in England.

NHS Bursaries

NHS Bursaries are available for full-time or part-time pre registration courses in a wide variety of subject areas. To be eligible you must be accepted for an NHS funded place. If you are an NHS funded student studying at degree or diploma level, you will also have to meet certain conditions of residence.

NHS students studying a degree level course are eligible for payments from the following:

- **Financial Contingency Fund** (or Access to Learning Fund if you are studying in England).

- **A reduced-rate student loan** from your local education authority.

However, if you are studying at Diploma (post-graduate) level you will not be eligible for these payments. For further information contact the NHS Wales Students Awards Unit on 02920 261495 or, if you are planning to study in England, visit the NHS Pensions Agency Student Grants website www.nhspa.gov.uk

Charities

There are a large number of charitable foundations across the UK that provide scholarships and bursaries to fund the education of mature students interested in studying something related to the field covered by the charity concerned. Usually only a handful of grants are made by any one organisation each year. If you do get funding you might be asked to do

a report or make a presentation on your studies.

For information on financial backing from charitable foundations or similar organisations contact the Educational Grants Advisory Service on 020 7254 6251, or refer in your local library to the Charities Digest which contains information on more than 5,000 charities and other voluntary organisations.

Employer Support

If you've already undertaken training with an employer they may be willing to sponsor you to further your degree or diploma at university or further education college. This can take the form of paying for your fees and books.

If you are studying for the following:

- Part-time you may get paid for the time you're away from the workplace attending classes or lectures.

- Full-time you may not get a wage while you're away, but you're usually guaranteed out-of-term work back with your sponsoring employer.

There is usually an understanding that you will continue to work with that employer for a period after you complete your studies, so they can get the benefit of your new knowledge and skills. Many companies have employee development schemes to help their staff to fund other kinds of learning, so it's worth consulting the personnel department or other relevant person to see what's on offer. It's entirely up to your employer how much support they give, so you'll need to discuss it with them and agree a package.

Trade Union Support

Trade Unions often have funds set aside to help members. This is sometimes confined to study related

to the occupational field covered by the union. The amounts available vary from union to union, but these are not usually large sums and you would probably have to combine them with cash from other sources.

- Guidance on union support for learning can be obtained from The General Federation of Trades Unions Educational Trust. Call them on 020 7387 2578.



Benefits Although most full-time students are not entitled to social security benefits, certain students, including single parents and disabled students, may be eligible for social security benefits.

If you want to take a course of full-time education you should always ask at your local Jobcentre Plus office how this will affect your benefits.

Child Tax Credit

Students with children will be entitled to claim Child Tax Credit from the Inland Revenue, which is paid to parents whether or not they are working or studying. To qualify for Child Tax Credit you must: be responsible for a child under 16. You can claim if the child or young person is: aged 16 and under, up to 1 September after their 16th

birthday; aged under 19, 20 in certain circumstances; if they're still in full time education (up to and including 'A' levels, NVQ level three or approved training like Skill Build and Foundation Modern Apprenticeships).

- If the young person is aged between 16 and 17 and they're not in full time education, you can claim Child Tax Credit if all of the following apply: they don't have a job or training place (unless on an approved training course); they have signed up with the Careers Service.

- You will qualify for Child Tax Credit at a higher rate if your child or one of your children is under one year old or is disabled. Students receiving the maximum amount of Child Tax Credit are also entitled to free school meals for their children. How much you get will depend on your circumstances.
- To find out if you are eligible call the **Tax Credit Information Line** on 0845 300 3900 or visit www.taxcredits.inlandrevenue.gov.uk

Income Support

Income Support is available if you are on a low income and not working, or working an average of less than 16 hours per week, you may qualify for Income Support. If you're studying full or part-time you may be able to claim income support if you're a lone parent, sick, disabled or registered blind. The amount of Income Support you get depends also on your partner's income if you live with a partner.

- *Contact your local social security office for more details.*

Jobseeker's Allowance

Jobseeker's Allowance is for people who are actively looking for employment. In certain circumstances you can still receive this allowance if you're studying part-time, as long as you're available for work. This rule also applies to Open University courses. If you have been out of work for two years or more,

you can do a full-time course linked to specific employment, without losing your allowance. In addition, full-time students may qualify for Jobseeker's Allowance during the summer vacation if they are responsible for a child. The level of support depends either upon your previous National Insurance payments or upon your current income.

- *Contact your local Jobcentre Plus for more details.*

Housing Benefit

Housing Benefit helps you with the cost of your rent if you're on a low income. You wouldn't normally qualify if you're a full-time student, but you may be able to get this support if you're disabled, have children, or are having to live away from your parents and are in receipt of Income Support.

- *Your local council will advise you and provide you with application forms.*



Council Tax Exemption

You don't normally have to pay council tax if you're in full-time further or higher education. This could save you several hundred pounds a year or even more, depending on which council area you're based in. You may also be able to get a reduction in your council tax if your partner is a full-time student.

- *For further information ask your local council.*

Help with Health costs

If you're studying full-time you may be able to get help with health costs, including free NHS prescriptions, dental treatment, eye tests and glasses, if you need them. If you need to make regular visits to hospital, you may also be eligible to claim towards your transport costs.

- *For further information call 0845 850 1166 23.*

To find out more

These are just some of the ways you can get financial and practical support for your learning.

For more detailed information and advice, contact your local Careers Wales Centre/Shop or visit **www.careerswales.com** or **www.support4learning.org.uk**

For information on education support, contact your local authority. There's also a useful piece of software known as Fundfinder which will help you find literally hundreds of potential sources of support. It will also show you how to apply.

A larger text format of this brochure can be downloaded on our publications page at **www.wales.gov.uk**

You can also get Braille and audio-tape versions of this guide by calling **08456 088066**.

For more information:

- Call learndirect FREE on 0800 100 900
- Contact your local Jobcentre Plus office
- Contact your local Careers Centre/Shop
- Visit www.wales.gov.uk
- Visit www.careerswales.com