



Leading learning and skills

financial help for adults

Find out what extra money you could get while you learn or train.

This is a basic guide to the different types of financial help you may be able to get while you're learning or training.

Please note:

Generally, you will need to be aged 19 or over to apply for most of the help outlined in this guide.

If you're aged between 16 and 19, please see the *Financial Help for Young People* booklet – or log on to www.direct.gov.uk and click on 'Education and learning' on the home page.





You may well be eligible for financial help, if you are 19 or over and:

- hoping to improve your skills but worried because you don't have the money to pay for a course;
- stuck in a low-paid job but can't afford to go back into learning or training to get the qualifications you need for a better-paid job;
- a parent – concerned that childcare costs will stop you from learning or training; or
- already doing a course but anxious you'll have to stop because your financial circumstances have changed.

What you need to do

- 1 Look at the different sections in this guide to see which ones apply to you.
- 2 Check out what financial help is available.
- 3 Get more help and information – online, over the phone or by talking to a specialist adviser. This guide has lots of useful numbers and websites.

Please note

This guide is for those of you who are living, working or studying in England. If you live, work or study in Scotland, Wales or Northern Ireland please see pages 62 and 63 for details of where you can find out more.

Find out about the help you can get...

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...if you're in education or training

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 - Dance and Drama Awards.
 - Discretionary Learner Support for Hardship and Childcare.
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 - Course fees.
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Where to find out more and who can help.



1 Help...

if you're in
education
or training

Even if you left school without any qualifications, it's never too late to learn or develop new skills. Thousands of people return to college or training every year to get qualifications, become better skilled and increase their chances of getting a more rewarding job.

Understandably, people often worry that they won't have enough money to pay for a course or their day-to-day living expenses while they learn or train.

But there's lots of financial help out there. This booklet tells you what's available and where to find out more.

The help might take the form of a weekly grant or allowance or it might be a loan that you pay back when you've finished your course. There may also be help with childcare, course fees, transport and living costs.

Please note that the type of help you can get – and how much money you're entitled to – will depend on your personal circumstances.

Adult Learning Grant

What is an Adult Learning Grant?

With an Adult Learning Grant (ALG), you can get paid to go back into learning – and get the skills and qualifications you need to improve your chances of getting the job you want.

Who can get ALG?

To get ALG you need to be:

- aged 19 or over;
- studying for your first full Level 2 or full Level 3 qualification;
- studying full-time – this means at least 12 hours a week – and attending college regularly; and
- earning less than £19,513 if you are single or less than £30,810 if you are living with a partner.

How much you get will depend on your circumstances.

Does it matter which course I do?

You can use ALG to study for a wide range of courses, as long as the course enables you to achieve a full Level 2 or a full Level 3 qualification. Your college or learning provider will be able to confirm whether or not the course you're interested in is eligible for ALG.

What are Level 2 and 3 qualifications?

- Level 2 is five GCSEs or an NVQ Level 2 (this includes BTEC, NVQ and AVCE).
- Level 3 is two A-levels or an NVQ Level 3 (this includes BTEC, NVQ and AVCE).

Please note that to be eligible for ALG you must not already have the same level of qualifications as you're hoping to study for.

Your college or learning provider will be able to help you if you're not sure which qualifications you already have, or which qualification the course you want to do will give you.

How much will I get?

If you're eligible for ALG, you can get up to £30 a week while you're studying – around £1,000 a year – to help pay for things like travel, books and materials for your course.

How is the money paid?

ALG is paid weekly during term-time direct into your bank account.

How long is the money paid for?

ALG is normally paid for up to two years. However, it can be extended for a further year if, for example, you are studying for a Level 2 qualification and you then want to move on to a Level 3 qualification.

Do I have to pay the money back?

No. But you do have to attend your course regularly and follow your college's requirements. If you don't, ALG will be stopped.

Can I get ALG if I'm claiming other benefits?

You can get ALG if you're receiving low-pay benefits such as Working Tax Credit, Child Tax Credit, Housing Benefit or Council Tax Benefit.

But you won't be able to get ALG if you're claiming out-of-work benefits such as Jobseeker's Allowance, Income Support or Incapacity Benefit. There is more about benefits on pages 30–39 (section 4).

My partner also wants to apply for ALG. Will we be assessed separately?

Yes. When both partners are learners, each applicant is assessed on his/her individual income. Please note, however, that you will be assessed jointly when one of you wants to apply for ALG and the other one is working.



Can I claim other types of financial support for learners if I get ALG?

Yes. You may be eligible for discretionary Learner Support for Hardship and Childcare (dLS), which provides extra help with the costs of learning for those who most need it. Your college will be able to give you more information. See pages 11–12 for more about dLS. You may also be eligible for a Career Development Loan (CDL) – see pages 17–19. If you're a parent you may be able to get help with your childcare costs – see pages 20–25.

What to do next

To find out more about ALG and to get an application pack:

- speak to the student services adviser at your college – some colleges will help fill in the forms;
- call the **learndirect helpline** on 0800 100 900; or
- find out more at **www.direct.gov.uk** (where you can also email or book a callback with a learndirect adviser).

Dance and Drama Awards

The talented performers and stage managers of the future might be able to benefit from a Dance and Drama Award (DaDA). But please be aware that it's very competitive and only a limited number of awards are given out each year.

What is a DaDA?

Dance and Drama Awards (DaDAs) are scholarships for talented performers and stage managers who want to work in the performing arts sector.

DaDAs are available at 21 private dance and drama schools in England.

Who can get a DaDA?

Students must be aged:

- 16 and over for dance courses; and
- 18 and over for acting or stage management courses.

There is no upper age limit for a DaDA.

All students who receive a DaDA award will study the Trinity College Level 5 National Certificate or the Level 6 National Diploma.

Courses last between one and three years and cover acting, dance, ballet, musical theatre or production skills.

How much will I get?

If you get a Dance and Drama Award, it will cover most of your tuition fees, but you'll still have to make a personal contribution. For the 2007/08 academic year, the student contribution is £1,225.

Depending on your financial circumstances, you could also get additional money to help with your living costs. But please note that if your family income is above £33,000 you will not be entitled to any extra help.

How do I apply for it?

You need to contact any of the 21 accredited dance and drama schools in England. You can download details of the schools from the website (see below). The school will then send you an application pack explaining how to apply for an audition. DaDAs are given to the students who show the most potential to succeed in the profession at the audition.

Am I able to claim any other kinds of learner support if I receive a DaDA?

No. This is because DaDA courses are at Levels 5 and 6 on the National Qualifications Framework and are delivered through private providers. This means you are not entitled to an Adult Learning Grant or help from the discretionary Learner Support for Hardship and Childcare.

Where can I find out more?

Log on to www.direct.gov.uk/en/EducationAndLearning/14To19/MoneyToLearn/DanceandDrama.

You can also email the DaDA helpdesk: dada@lsc.gov.uk.

Discretionary Learner Support for Hardship and Childcare

What is it?

Discretionary Learner Support for Hardship and Childcare (dLS) is designed to provide financial support to those learners experiencing financial hardship.

The fund may be used to help with:

- **financial hardship**, which may include tuition, registration and exam fees, travel costs, essential equipment, materials and field trips;
- **childcare costs** for parents aged 20 or over (see pages 20–25, section 2, for more on childcare). Please note that parents **under** the age of 20 can get help through a separate programme called Care to Learn. There is more on Care to Learn in the *Financial Help for Young People* booklet; and

- **residential support**: help with accommodation costs at 51 specialist colleges if you want to do a course in Agriculture, Horticulture or Art and Design. Please note that the college must not be within a 'reasonable travelling distance of your home'. See page 13 for more information.

Who can apply?

Funding is available through further education institutions, local authorities, school sixth forms and sixth form colleges.

Anyone over the age of 16 who has been accepted onto, or is already studying, a learning programme funded by the Learning and Skills Council (LSC) can apply for dLS support. If you are not sure if your learning programme is LSC-funded, check with your college or learning provider.

How are the funds paid?

If you qualify, support can be made available in a number of ways – for example in equipment you need for your course or in cash.

If I receive hardship and/or childcare help, can I still claim other financial help?

Yes. You can apply for the funds if you also receive ALG (see pages 6–8), Disability Living Allowance or other support.

Where can I find out more?

Speak to your college or learning provider's Student Support or Welfare Officer.

Residential Support Scheme

The thought of having to pay for accommodation costs on top of other learning and training costs can be off-putting, but you might be able to get help through the Residential Support Scheme (RSS).

What is it?

The RSS helps you to access education that is not available within a reasonable daily travelling distance of your home. The RSS will support accommodation costs up to the maximum amount given in the 'How much will I get?' section on page 14.

What is considered a reasonable daily travelling distance from my home?

This is defined as:

- a daily return journey which takes less than two hours on public transport; or
- a distance of under 15 miles from your home to the college.

Who can apply?

You must show that you need to attend a course that is not available at a local college.

Most students applying to the RSS will be about to study on a course leading to their first full-time Level 2 or Level 3 qualification. In a limited number of circumstances, however, the Scheme will also support study at Level 1 or for a second Level 2 or Level 3 qualification.

If you're not sure if your course fits these conditions, check with the college.

How much will I get?

This depends on your household income. But the scheme allows you to claim up to £3,377 (£3,983 in London) annually towards your accommodation. Payments are made directly to the college, which will make out a cheque to your landlord.

When should I apply?

Apply as soon as you have confirmed a place on a course. Don't delay, because support is provided on a first-come-first-served basis.

I've already started my course – can I still claim?

Yes. But please note that the support can only be backdated to the start of the term in which you made the application.

Where can I find out more?

Contact the National Helpline on 0161 234 7021.



Course fees

Will I always have to pay course fees?

If you are studying an LSC-funded course (check with your college if you are not sure) you may not have to pay course fees if you meet the criteria outlined below – but please remember:

- this information is just a basic guideline – check with your college because the criteria listed below can change from year to year; and
- you will have to produce evidence to show that you meet the criteria.

The criteria are as follows:

- If you're under the age of 19 on 31 August before your course starts, you don't have to pay course fees.
- If you are aged between 19 and 25, you will not have to pay fees if you are studying full-time or part-time for your first full Level 3 qualification (2 A-levels or NVQ Level 3 or equivalent).

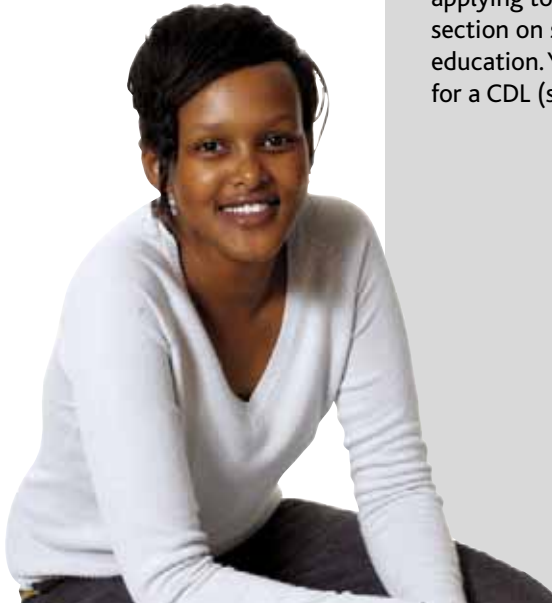
- Learners doing Access to Higher Education courses do not have to pay tuition fees.
- If you receive an income-based benefit such as Jobseeker's Allowance, Income Support, Housing Benefit, Council Tax Benefit or Pensions Credit, you will not have to pay tuition fees (there is more on benefits on pages 30–39, section 4).
- If you receive Working Tax Credit and have a household income of less than £15,000 a year, you will not have to pay tuition fees.
- Some colleges may also offer concessionary fees for certain courses – check with the college when you apply.

Skills for Life

If you have a problem with reading and numbers you may be able to get extra help from discretionary Learner Support for Hardship and Childcare (see page 11) when you do a basic course in literacy or numeracy. Check with your college or learning provider.

I'm going on to higher education – is there any financial help?

Yes, through Student Loans. The amount you are lent will depend on your particular circumstances. If you're on a low income you may be eligible for other support or grants to help with the costs. Check with the higher education institution you are applying to. www.direct.gov.uk has a section on student finance in higher education. You may also be eligible for a CDL (see page 17).



Career Development Loans

If you're not eligible for any of the grants or discretionary help outlined above, you may be able to get a Career Development Loan (CDL) to help with course fees or expenses while you learn. A CDL can help you get the skills you need to change your career or perhaps to start up your own business. You can use a CDL to fund a variety of courses from a wide range of organisations: courses can be full-time, part-time or distance learning.

What is a CDL?

A CDL is a commercial bank loan that is designed to help pay for learning that will give you the skills and qualifications to improve your job prospects. A CDL will support courses that last for up to two years, or three years if the course involves practical relevant work experience.

The LSC pays the interest on the loan for the duration of your course and for up to a month after it ends. You then repay the loan to the bank at a fixed rate of interest over an agreed period of time, just as you would any commercial bank loan.

Who can get a CDL?

You might be able to get a CDL if you:

- are aged 18 or over;
- live in England, Scotland or Wales (and have an unlimited right to stay in the United Kingdom);
- intend to work in the EU on completing your course; and
- are unable to pay for the course out of your own funds.

You may qualify for a CDL whether you are in a paid job, self-employed or unemployed.

How much can I borrow?

You can borrow between £300 and £8,000 from one of three high street banks: Barclays, the Co-operative Bank and the Royal Bank of Scotland.

The interest rates and repayment terms for a CDL may vary from bank to bank. The CDL website (see page 19) has links to each of the banks where you can find more information.

How long does an application take?

It varies from bank to bank, so make sure you allow plenty of time to apply for a CDL before your course starts. You can only apply to one bank at a time, so you will need to read the application pack carefully and then decide which bank you want to apply to.

Can a bank refuse an application?

Yes. A CDL is a commercial bank loan, so a bank may refuse an application if, for example, you have a bad credit history. That's why it's important to apply well in advance of your course starting. Don't start a course assuming you will automatically be given a loan.

How much will I have to pay back each month?

It depends on the terms and conditions of the loan that you agree with your chosen bank. Again, please remember that a CDL is a commercial bank loan, so it's important to make sure that you know how much your repayments will be and that you are confident you can afford them. If you do not make repayments to the bank without having agreed this with them, they will pursue repayment and your credit rating could be affected.

Would I still have to repay my loan if I didn't finish the course or if I wasn't satisfied with it?

Yes, you would still have to repay the loan. That's why it is very important to make sure that you are as happy with your course as you can be before you start – and that you finish it. Try and talk to learners who have already done the same course and find out if they were happy with it and what they went on to do afterwards.

Would I still have to repay my loan if something went wrong at the learning provider, for example if it went into liquidation?

Yes, you would still have to repay the loan. For your own peace of mind, it's important to check out the provider before you sign up to

a course. You can do this by visiting the learning premises and speaking to other learners. Sometimes it is helpful to search out information about the course or the provider on the internet.

Can I get a list of approved learning providers from the Learning and Skills Council?

No. Neither the LSC nor the banks monitor or approve learning providers for CDLs. Your chosen learning provider will be required to register with the LSC but this is only for administrative purposes. The choice of learning and learning provider is yours, so please make sure that you research all your options thoroughly before you make a final decision.

Where can I find out more?

Call the CDL Information Line on 0800 585 505, any time between 08:00 and 22:00 seven days a week for an information pack.

Or log on to www.direct.gov.uk/cdl to email or book a free call with a CDL adviser.

2 Help...

if you're
a parent
aged 20
or over



It's hard work being a parent, and the thought of juggling the costs of childcare, learning and family life can sometimes put parents off the idea of going back into education or training.

But there's financial support available to help you with childcare costs.

Gaining new or better skills and good qualifications can help you get a better-paid job and open up new opportunities – all of which will hopefully benefit you and your family in the future.

Please note

This section is for parents aged 20 and over. If you're under 20, you may be eligible for Care to Learn. For more information on Care to Learn please visit www.direct.gov.uk/moneytolearn or see the *Financial Help for Young People* booklet.

Help with childcare costs

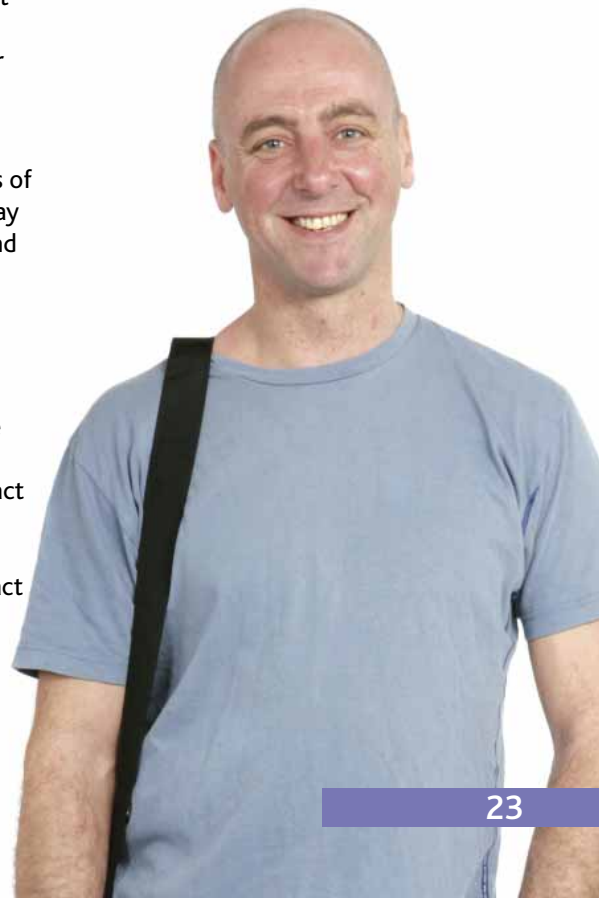
The discretionary Learner Support for Hardship and Childcare (dLS) at your college or learning provider may be able to help you with your childcare costs.

How does it work?

Childcare is one of the key strands of the dLS (see pages 11–12), and may be able to help parents aged 20 and over with childcare costs.

Where do I find out more?

Check with the Student Support Services at your further education institution before you enrol to see what help they may offer with childcare costs. You can also contact your local authority, school sixth form, sixth form college or other provider, as some providers contract out provision.



Sixth Form College Childcare Scheme

What is it?

If you're a parent aged 20 or over and studying at a school sixth form or sixth form college, this scheme could help towards your childcare costs.

Who can get it?

To qualify you must:

- be aged 20 or over;
- live in England;
- be studying full-time or part-time at a school sixth form or sixth form college;
- be the main carer for the child;
- have a joint household income below £50,502 for the previous tax year;
- be studying a course that is funded by the Learning and Skills Council – check with your college if you're not sure; and
- have a childcare provider who is registered with Ofsted.

How much will I get?

Depending on your household income, you could get up to:

- a maximum of £160 per week, per child (outside London); or
- a maximum of £175 per week, per child (in London).

Where can I find out more?

Check what is available from the student support services at your sixth form college or school sixth form.

Other benefits to help parents

Child Benefit

Child Benefit is a payment made to parents/guardians of all children aged between 0 and 16 (and, in certain circumstances, of children over the age of 16).

Child Tax Credit

Child Tax Credit is a tax credit, along with Working Tax Credit (see page 36). It is paid direct to the person who is mainly responsible for caring for your child or children. If you are a single parent you will receive the payment.

Where can I find out more?

- Visit www.jobcentreplus.gov.uk for information on a range of child-related benefits.
- Visit www.taxcredits.inlandrevenue.gov.uk for help on Child Tax Credit.

Parents of disabled children

- Visit www.jobcentreplus.gov.uk and click on 'Want to make a claim?' on the home page, and then on 'Caring for children with special needs?' for more information on benefits.
- Visit www.direct.gov.uk and click on 'Caring for someone' and then on 'Caring for a disabled child' for links and information on help and support.

Please note that if you're looking after a disabled child you may also be eligible to claim Carer's Allowance (see pages 45–46).

Jobcentre Plus also has a useful booklet on the Disability Living Allowance for children under the age of 16, which you can download from its website or get from your local Jobcentre Plus. There's more about the Disability Living Allowance on page 51.



3 Help...

if you're in
a low-paid
job – or in
a job with
no training

You may be able to get extra financial help if you're working in a low-paid job – or in a job where you are not getting trained.

You should also check that you're being paid the National Minimum Wage.

National Minimum Wage

Once you reach the age of 16, you are entitled to be paid the National Minimum Wage – unless you're on an Apprenticeship (see page 43).

The National Minimum Wage is going up from 1 October 2007, from £4.45 an hour to £4.60 an hour.

If you think you're being paid less than the minimum wage call the minimum wage helpline on 0845 600 0678.

I'm on the minimum wage. Is there extra financial help I can get?

Yes – you can see what help there is in the different sections of this booklet:

- See pages 4–19 (section 1) for help to get back into learning and training, including the Adult Learning Grant and Career Development Loans. Improving your skills and qualifications may help you get a better-paid job.

- See pages 20–25 (section 2) if you're a parent, because you may be able to get help with childcare costs while you learn or train. You will also get Child Benefit and be eligible for Child Tax Credit.
- See pages 30–39 (section 4) as you may also be eligible for other benefits, including Working Tax Credit.

Training opportunities

Help to find the right training to develop your skills

It's never too late to start or return to learning – and developing your skills and gaining qualifications can help you improve your chances of getting a better-paid job.

nextstep

nextstep offers information and advice to anyone aged 20 or over about:

- learning new skills;
- retraining; and
- gaining relevant and recognised qualifications.

If you haven't got a Level 2 qualification (five GCSEs or NVQ Level 2 or equivalent) **nextstep** can also offer one-to-one discussions to help you get back into training and improve your skills. Find your nearest **nextstep** service at www.nextstep.org.uk.

learnirect advice

learnirect advice on 0800 100 900 will help you identify your goals and find the right courses at local colleges, and will tell you about the financial help that's available to you. Log on to www.learnirect-advice.co.uk for in-depth advice and information – or email an adviser from the site.

How can I find out about bursaries or other grants to help with training?

Log on to www.direct.gov.uk and click on 'Education and learning' and then on 'Financial help for adult learners'. Some specific areas of work, such as teaching or healthcare, for example, may offer bursaries to help you train. There are also other private bursaries for which you may be eligible.

4 Help...

with benefits
you may
be able to
claim



You may be able to claim certain benefits from Jobcentre Plus if you are:

- on a low income;
- looking for work;
- disabled; and/or
- caring for a child or older person.

The types of benefit you can apply for and how much money you get will depend on your individual circumstances, including your income, whether you're working full-time and whether you have a disability.

Where do I find the nearest Jobcentre Plus?

- Call 0845 60 60 234.
- Log on to www.jobcentreplus.gov.uk.

Jobseeker's Allowance

What is it?

If you're out of work and looking for a job, you might be able to get Jobseeker's Allowance (JSA), which gives you financial help while you look for work.

Who can claim?

You can get JSA if you're:

- not working (or working for less than 16 hours a week);
- available for work;
- able to work;
- looking for work; and
- under the state pension age (65 for men and 60 for women).

There are two types of JSA:

1. Contribution-based JSA

You will be eligible for contribution-based JSA if you've built up enough National Insurance contributions (NICs) while you've been working (or if you were given NIC credits while you worked).

2. Income-based JSA

If you're on a low income, you may still get JSA. How much you get will depend on your partner's income, any savings you might have, and whether you look after children. Any new claims relating to children are normally paid via Child Tax Credit.

If you do claim JSA, you may have to go for an interview with a Jobcentre Plus adviser, who will ask you for some basic information about your circumstances.

If you're between 18 and 24 and have been claiming JSA continuously for six months, you will have to join the New Deal for Young People (see page 34).

The New Deal for Young People

The New Deal for Young People helps unemployed people aged 18 to 24. A personal adviser helps you find a job that's right for you by:

- working with you to find a suitable area of work;
- drawing up an action plan;
- helping you to look for and then apply for a job;
- helping you overcome anything that might be stopping you from working (for example travel, childcare, a disability or a health condition); and
- identifying any extra support you might need.

I'm studying full-time – can I still claim JSA?

No. This is because you need to be available for work if you are claiming JSA – which you wouldn't be if you were studying full-time.

Where can I find out more about JSA?

There's lots of useful information at www.jobcentreplus.gov.uk.

And you may be able to apply online for JSA.

Income Support

What is it?

Income Support helps with day-to-day living expenses for people between the ages of 16 and 60 who are on a low income and not in full-time paid work.

Who can claim?

You will normally be entitled to Income Support if you are:

- a single parent;
- registered sick or disabled;
- unable to work because you are caring for someone who is sick, disabled or elderly;
- a carer.

There may be other categories under which you can claim Income Support. Please check with Jobcentre Plus.

If you have savings of £16,000 or more and work for 16 or more hours a week, you will not be eligible.

If you claim Income Support, you will need to go to an interview with a personal adviser at your local Jobcentre Plus to discuss your circumstances.

My partner works – will I be able to claim Income Support?

It depends, but if your partner works for at least 24 hours a week you will not be able to claim Income Support.

Where can I find out more?

Visit www.jobcentreplus.gov.uk for a lot more information and notes. You can also apply for Income Support online.

Working Tax Credit

You can also claim tax credits – Working Tax Credit (see below) and Child Tax Credit (see page 25).

What is Working Tax Credit?

Working Tax Credit is for people who are employed or self-employed (either on their own or in a partnership) who are over 16 and:

- are working 16 hours a week or more;
- are paid for that work; and
- expect to work for at least four weeks;

and who are:

- responsible for at least one child;
- disabled; or
- aged 25 or over and usually working at least 30 hours a week.

The tax office, HM Revenue and Customs (HMRC), pays the Working Tax Credit directly into the bank account of the person who is working 16 hours or more a week.

I have a partner – do we claim Working Tax Credit separately or together?

When you're part of a couple, you cannot claim as a single person, so you must make a joint claim for Working Tax Credit with your partner. You will also need to decide which of you receives it.

How much will I get?

This will depend on your annual income and, if relevant, your partner's income. If you log on to the website below, you can check if you're eligible.

I'm a parent – how does Working Tax Credit help me?

There is a childcare element of Working Tax Credit that is paid direct to the person who looks after your child/children. Please also see section 2, pages 20–25.

Where can I find out more?

Visit the HMRC website www.hmrc.gov.uk or call 0845 300 3900.

Job Grant

What is it?

A grant you get if you take up full-time work (at least 16 hours a week) and you expect the work to last for at least five weeks. To be eligible, you must have been claiming one of a number of benefits (including JSA or Income Support) for at least 26 weeks before starting your new job.

How much will I get?

This will depend on your circumstances, but as a rough guide:

- £100 for single people, couples and civil partnerships without children; and
- £250 for single parents, couples and civil partnerships with children.

Where can I find out more?

Visit www.direct.gov.uk where you will also see a list of the qualifying benefits.



Housing Benefit and Council Tax Benefit

What are they?

If you are on a low income, Housing Benefit (also called Housing Allowance in some areas) and Council Tax Benefit can help towards paying your rent and council tax.

Your local council pays towards these bills. You do not have to be receiving any other benefits to qualify for Housing Benefit or Council Tax Benefit.

How much will I get?

The amount you get will depend on your income (or joint income with your partner). But it's important to note that the benefit you receive may not pay the full amount of your rent or council tax bill.

Where can I find out more?

From your local council. Contact details for your local council are in your local phone book and at www.direct.gov.uk/QuickFind/LocalCouncils.

The Social Fund

If you're on a low income and you meet the relevant conditions, you may be able to get help from the Social Fund. This pays for important costs that are hard to pay for out of your regular income.

Community Care Grants and Budgeting Loans

These can be paid to help cover the costs of one-off expenses including household items, clothing and footwear, and certain travel expenses.

Crisis Loans

These can be paid if you need urgent help with day-to-day living costs or essential items.

Cold Weather Payments

These can be paid to those aged 60 and over during periods of extreme cold (with extra money for those aged 80 and over).

Sure Start Maternity Grant

This is a one-off payment to help towards the costs of buying things that a new baby needs. You need to claim between 11 weeks before the baby is due and three months after the baby is born.

Funeral Payment

This is a loan to help with the costs of paying for a funeral. The loan is then repaid from the estate of the person who has died.

Where can I find out more?

Visit www.jobcentreplus.gov.uk or contact your local Jobcentre Plus office.

5 Help...

if you're on an
Apprenticeship



What kinds of Apprenticeships are there?

There are over 180 Apprenticeships available across more than 80 different sectors of industry: from accounting and beauty therapy to pharmacy and from community justice to rail operations.

As an apprentice, you'll usually manage your time between doing a job in a workplace and studying for a qualification which may be at college or somewhere else away from the workplace. You enter an Apprenticeship at either of two different levels:

- Apprenticeship level; or
- Advanced Apprenticeship level.

The level you enter at will depend on your skills, experience and the type of Apprenticeship you want to do.

Who is eligible?

Anyone who is:

- between the ages of 16 and 24;
- not in full-time education; and
- living in England.

If you are aged 25 or over you may be eligible for an Apprenticeship for Adults.

Apprenticeships for Adults

Please note that the following groups of learners will be given priority for an Apprenticeship for Adults (for the over-25s) – those who:

- don't have a job, including those on Incapacity Benefit, and who are seeking to train or retrain in order to enter long-term employment;
- are seeking to enter an atypical career;
- are working within sectors that have been identified as local, regional or national priorities; or

- have existing skills but don't have formal qualifications for those skills, including those who wish to complete an Apprenticeship, having achieved an NVQ Level 2 or Level 3 through the Train to Gain programme.

How long does an Apprenticeship last?

This will depend on how quickly you achieve the standard you need to enter the industry you want to work in. But, as a rough guide, they usually last between 12 and 24 months, though in some sectors they may take up to five years.

What support will I get?

This will depend on where you are doing your Apprenticeship or Advanced Apprenticeship – and whether an employer pays you directly.

If you are employed while you do your Apprenticeship, your employer must pay you at least £80 a week.

The rate is something that you and your employer will need to agree on but employers should not offer you less than £80 a week. If they do, they are probably not offering you a properly accredited Apprenticeship.

I don't have any qualifications – does that matter?

You don't need qualifications for most Apprenticeships. But some of the more technical ones might require five GCSEs, including a GCSE in Maths.

Programme-led Apprenticeship

If you can't find an employer to train with, you can do what's called a 'Programme-led Apprenticeship'. This is where you do most of your studying at a further education college, and only some at an employer's workplace.

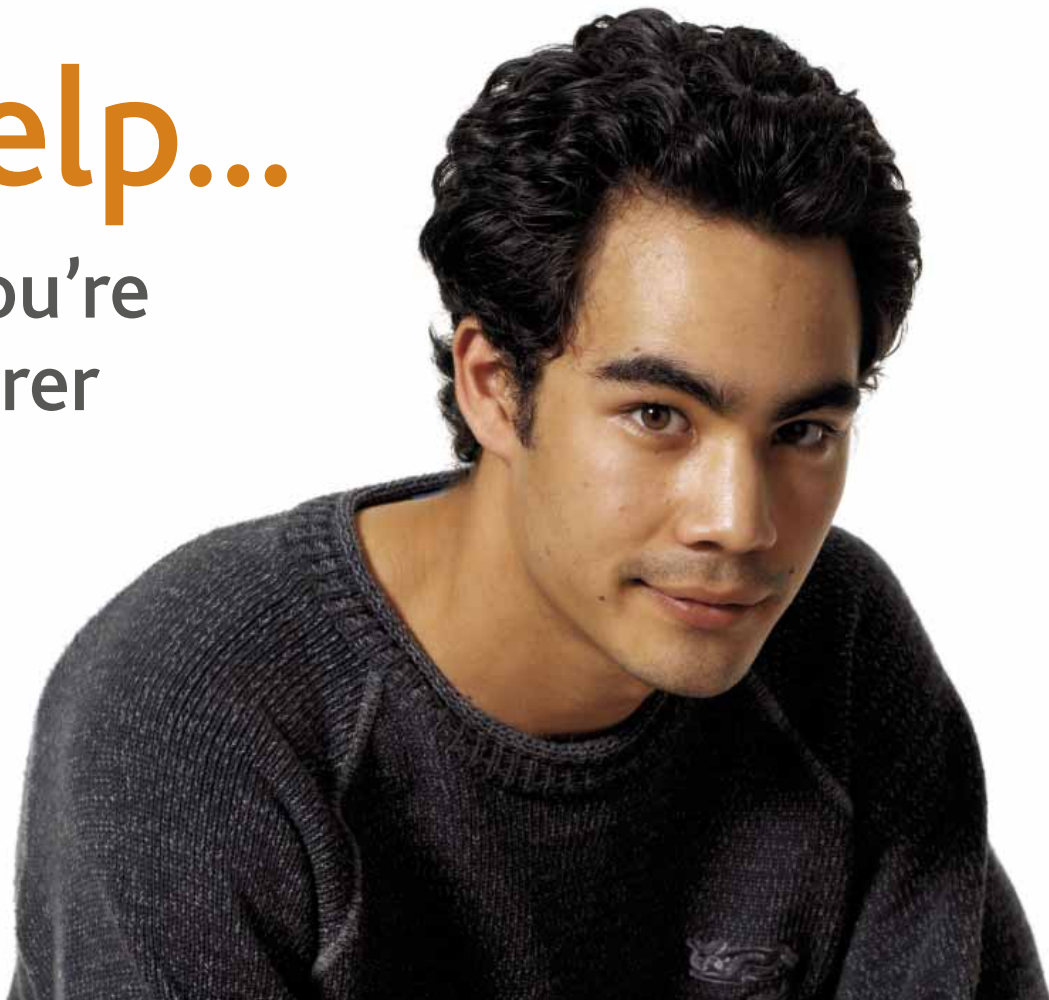
Please note that you can't claim an Adult Learning Grant if you're employed directly by an employer.

Where can I find out more?

Log on to www.direct.gov.uk or www.apprenticeships.gov.uk for details of the different types of Apprenticeship and more information about support.

6 Help...

if you're
a carer



If you are aged 16 or over and spending at least 35 hours a week caring for someone who is recognised as sick or disabled, you may be able to claim Carer's Allowance.

A person is recognised as being sick or disabled if they are getting particular benefits. These are listed on the Jobcentre Plus and Directgov websites (see below) – or in your local Jobcentre Plus.

You don't have to be related to, or live with, the person you look after.

Carer's Allowance

How much will I get?

Carer's Allowance is £48.65 a week, but how much you get will depend on your circumstances. If you already receive certain benefits worth more than £48.65 a week, you will not be able to claim Carer's Allowance as well.

Please note that you can't get Carer's Allowance if you're in full-time education or if you earn more than £87 a week after tax, National Insurance contributions and any other allowable deductions.

Where can I find out more?

Visit www.jobcentreplus.gov.uk – there's a helpful booklet on Carer's Allowance.

Click on 'Caring for someone' on the home page of www.direct.gov.uk for a section devoted to carers. You can fill in the Carer's Allowance claim form online and there's a link to the Carer's Allowance Unit that handles claims.

The Carer's Allowance Unit

The Carer's Allowance Unit can also send you a claim form. Tell them if you need a form in Welsh, Braille or large print, or on audio tape.

Carer's Allowance Unit
Palatine House
Lancaster Road

Preston
PR1 1HB
Tel 01253 856 123
Textphone 01772 899 489

Phone lines are open Monday to Thursday between 09:00 and 17:00 and Friday between 09:00 and 16:30.

Fax 01772 899 354
Email cau.customer-services@dpw.gsi.gov.uk

The Carers' (Equal Opportunities) Act

This act makes sure that carers are able to take up the opportunities that people without caring responsibilities enjoy – for example, working, studying and leisure activities.

The act came into force in 2005 and it offers more support for carers by:

- placing a duty on councils to ensure all carers know they are entitled to an assessment of their needs;
- placing a duty on councils to consider a carer's outside interests (including work, study and leisure); and
- promoting better working between councils and health services to support carers in a more co-ordinated way.

Where can I find out more?

Visit www.direct.gov.uk and click on 'Caring for someone' on the home page.



7 Help...

if you have
a disability
and/or
learning
difficulty



If you have a disability or learning difficulty, there are various benefits you can claim – depending on your individual circumstances and what you want to do.

The main benefits you can claim are most likely to be:

- Disability Living Allowance
- Incapacity Benefit
- Income Support.

If you are staying in or returning to learning or training please also see pages 4–19 (section 1) for information about other types of financial support.

Help with literacy, numeracy or language

If you're finding it difficult to learn or you need help with literacy, numeracy or language, your local college should be able to help.

Let them know what your specific needs are and you may be able to get financial help with travel, specialist equipment and support.

Skill

Skill, the National Bureau for Students with Disabilities, is a national charity which produces helpful booklets and keeps people up to date with the latest developments and news.

- Email info@skill.org.uk.
- Call the free helpline on 0800 328 5050. Please note that the helpline is open on Tuesdays from 11:30 until 13:30 and Thursdays from 13:30 until 15:30.
- Log on to www.skill.org.uk.

Disability Living Allowance

What is it?

A tax-free benefit if your physical or mental disability is severe enough for you to need help in caring for yourself or if you have walking difficulties.

How much will I get?

This allowance has two 'components' which are paid at different rates, depending on your disability:

- a care component – if you need help looking after yourself or supervision to keep safe; and
- a mobility component – if you can't walk or you need help getting around.

Some people will be entitled to one component – others may get both.

If you get Disability Living Allowance you may also be entitled to an increase in other benefits, including Income Support and Housing Benefit.



Incapacity Benefit

What is it?

Incapacity Benefit is a weekly payment that helps people who are unable to work because of illness or a disability.

You need to have paid enough National Insurance Contributions in order to get Incapacity Benefit.

How much will I get?

There are three weekly rates. How much you get will depend on your circumstances. The benefit is paid directly into your bank, building society, post office or National Savings account.

If you're registered blind or need someone who cares for you to collect your money, your payment can be sent by cheque to be cashed at the post office.

Can I work on Incapacity Benefit?

Yes but only within limits. This is called 'permitted work'. If you get

Incapacity Benefit and a wage, this could affect income-related benefits such as Income Support, Housing Benefit and Council Tax Benefit.

Where can I find out more?

- Visit www.direct.gov.uk and click on 'Money, tax and benefits'.
- Jobcentre Plus has a helpful guide for disabled people, people with health conditions and their carers, which explains in detail about the help that's available – as well as giving advice on education, training and work.

Do I have to pay course fees if I claim Disability Living Allowance or Incapacity Benefit?

There is no automatic waiver of your course fees when a benefit is not means-tested. It will be up to the individual college – but it may pay your fees from its discretionary Learner Support for Hardship and Childcare.

Income Support and Working Tax Credit

Please see pages 35 and 36.

See also:

- pages 4–19 (section 1) for more on financial help if you want to go into or return to education or training; and
- pages 20–25 (section 2) if you're a parent.

Additional Learning Support

Individual colleges or learning providers offer Additional Learning Support (ALS). ALS does not provide direct financial support but usually takes the form of mentoring and help with specific problems – for example, one-to-one support for dyslexic or disabled students, support in producing documents in Braille, or help for those with a hearing impairment. The type of support varies from college to college, so please check when you apply.

Where to go for help and advice

Confidential benefit inquiry line

A confidential benefit inquiry line is available for people with disabilities and their carers on 0800 88 22 00. Or you can use a textphone and call 0800 24 33 55.

Connexions Direct

Connexions Direct offers free and confidential help and advice over the phone or via its website to 13 to 19 year olds – or up to the age of 25 if you have a disability or learning difficulty. Advisers are there from 08:00 until 02:00 – and you can contact them via the phone, email or text or online.

- Log on to www.connexions-direct.com.
- Phone 080 800 13 2 19.
- Text 07766 4 13 2 19.
- Textphone 08000 968 336.

8 Help...

if you're
an asylum
seeker or
refugee



The financial help you may be able to get will depend on your status in the United Kingdom, whether you are a UK citizen and whether you are resident in the UK.

Unsure about your status?

If you are unsure about your status in the UK, the Border and Immigration Agency (which is part of the Home Office) has a website at www.bia.homeoffice.gov.uk which has a lot of information, including the most frequently asked questions about applying to live and work in the UK.

The Refugee Council on 020 7501 0990 may also be able to help. Its website at www.refugeecouncil.org.uk has a basic guide to the asylum-seeking process in the UK and a range of helpful leaflets in different languages.

I'm an asylum seeker – do I have to pay course fees?

That depends on your individual circumstances. In some cases, if you are receiving the equivalent of an income-based benefit, you might not have to pay all or some of your course fees. Please check with the student services adviser at the college or learning provider you are applying to.



9 Useful...

contacts and
websites



You'll find many contact numbers and websites under each of the different types of financial help or benefit. This list has some of the main websites and contact numbers – plus a few others you might not know about.

Adult Learning Grant

See the website www.direct.gov.uk for more on the Adult Learning Grant, including links and contact numbers.

Apprenticeships

Log on to www.apprenticeships.org.uk for information about the different types of Apprenticeship and how to apply.

Benefits – see Jobcentre Plus

Career Development Loans

- Call the Career Development Loan (CDL) Information Line on 0800 585 505 any time between 08:00 and 22:00, seven days a week, for an information pack.
- Log on to www.direct.gov.uk/cdl to email or book a free call with a CDL adviser.

Carers UK

Carers UK campaigns for the rights of carers and has lots of useful information on its website at www.carersuk.org.

Dance and Drama Awards

- Log on to www.direct.gov.uk and click on 'Education and learning', then look at '14–19' and click on 'Money to learn'.
- Email the Dance and Drama Awards helpdesk: dada@lsc.gov.uk.

Department for Children, Schools and Families

Formerly part of the Department for Education and Skills (DfES). The website at www.dfes.gov.uk has links to other sites and useful information on education policy.

Department for Innovation, Universities and Skills

Formerly part of the DfES and the Department of Trade and Industry, the Department for Innovation, Universities and Skills (DIUS) is, among other roles, responsible for helping to make the UK better skilled. The DIUS website at www.dius.gov.uk explains more, with links to other sites.

Directgov

www.direct.gov.uk has a great deal of helpful and detailed information about public services all in one place. On the home page, you can pick the area of the site you want to find out more about, from 'Education and learning' to 'Money, tax and benefits', and from 'Employment' to 'Disabled people'. You'll also find links to many other useful sites. You can also book appointments with advisers and fill in many forms online.

Jobcentre Plus

Jobcentre Plus advisers can help you with information about benefits. Log on to www.jobcentreplus.gov.uk for information and help on finding work in your area.

learnirect advice

learnirect advice offers free and confidential information and advice about jobs, training, courses and developing skills. You can speak to an adviser direct on 0800 100 900 or log on to www.learnirect-advice.co.uk. The website helps you search for courses in your area – or if you're not sure what you want to do, you can do a skills assessment to see what jobs might be right for you.

Learning and Skills Council

The Learning and Skills Council (LSC) plans and funds education and training for people over the age of 16 in England. The LSC funds many of the financial support programmes listed in this booklet, including the Adult Learning Grant, Career Development Loans, Learner Support for Hardship and Childcare and the Sixth Form College Childcare Scheme. Visit the LSC website at www.lsc.gov.uk to find your local LSC – or phone 0870 900 6800.

National Minimum Wage

If you think you're not being paid the National Minimum Wage or if you need more information, call the helpline on 0845 600 0678.

nextstep

Funded by the LSC, **nextstep** offers information and advice to anyone aged 20 or over about learning new skills, retraining and getting qualifications. If you haven't got a Level 2 qualification (five GCSEs or NVQ Level 2), nextstep can also offer one-to-one discussions to help you get back into training and improving your skills. Find your nearest service at www.nextstep.org.uk and read case studies of how other people have benefited from improving their skills.

Student welfare officers/ student services advisers

Further education colleges and sixth form colleges have student welfare officers or student services advisers who can give you a great deal of helpful information, including more detailed advice about the different programmes listed in section 1 of this booklet. They can also tell you whether a college is LSC-approved and whether your course is eligible for financial help.

If you're in Wales, Scotland or Northern Ireland

Adults in Wales, Scotland or Northern Ireland wanting to know more about financial help in further education should contact:

Wales

National Assembly for Wales
Cardiff Bay
CF99 1NA
Tel: 029 20 825111
www.learning.wales.gov.uk

Scotland

- Call the Scottish Executive on 08457 741741 or 0131 556 8400 and explain that you want to know about financial help and you will then be put through to the right organisation or body.
- Or log on to the Scottish Executive website at www.scotland.gov.uk for more on education and training.

Northern Ireland

Department of Employment
and Learning
Adelaide House
39–49 Adelaide Street
Belfast
BT2 8FD
Tel 028 9025 7777
www.delni.gov.uk

Notes

Learning and Skills Council
National Office

Cheylesmore House
Quinton Road
Coventry CV1 2WT
T 0845 019 4170
F 024 7682 3675
www.lsc.gov.uk

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0870 900 6800

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