

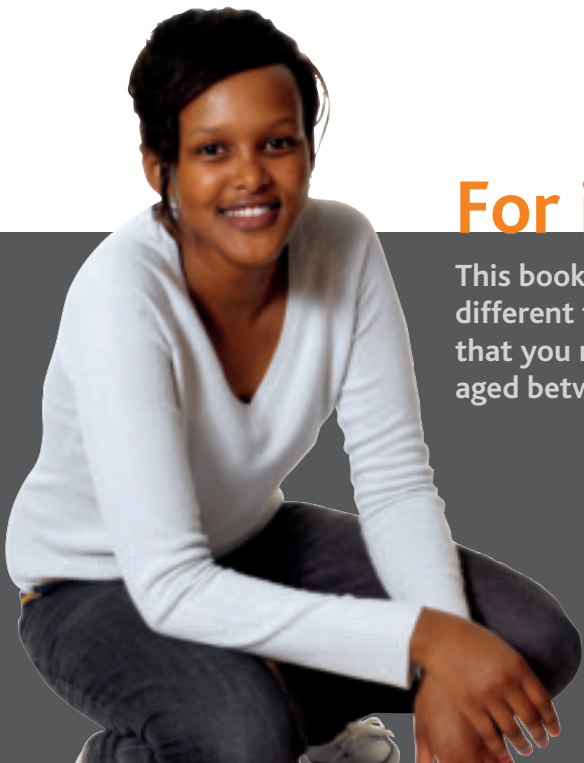


Leading learning and skills

16-19?

Our future.  
It's in our hands.

financial help for young people



## For information

This booklet tells you about the different types of financial support that you may be able to get if you're aged between 16 and 19.

**Do you need some extra money to help you while you're learning or training?**

**Are you stuck in a low-paid job and can't afford to go back to college or learn a new skill?**

**Are you worried you can't go to college because you can't afford childcare?**

You may well be eligible for extra financial help.

Step 1: look at the different sections to see which ones seem most like you.

Step 2: check out the different types of help that's available.

Step 3: get more help and information – online, over the phone or by talking to an adviser. This booklet shows you where to go.

**Please note:**

This booklet 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 page 75 for contact details of where you can find out more.

If you're thinking about starting a course, training or higher education after the age of 19, you may also be able to get financial help. There's more at [www.direct.gov.uk](http://www.direct.gov.uk) – just click on 'Education and learning' on the home page.

## Find out about the help you can get...

1

...help if you're in education or training

Financial help you can get if you want to:

- stay on at school;
- go to a sixth-form college;
- go to a further education college; or
- go on an Entry to Employment programme.

2

...help if you're on an Apprenticeship

If you are already on or you want to do:

- an Apprenticeship; or
- an Advanced Apprenticeship.

3

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

Including information on the minimum wage.

4

...benefits you may be able to claim

Financial support you may be able to claim from Jobcentre Plus if you are:

- studying part time;
- looking for a job; or
- disabled.

5

...help if you are a young parent under 20

Help you can get with childcare costs if you want to carry on with or return to education or training.

6

...information to give your own parents

Useful information for your own parents.

7

...help if you have a disability or learning difficulty

Help that's available generally and with education and training costs.

8

...help if you're an asylum seeker or refugee

Where to go for help and information.

9

Useful contacts

Where to find out more.



# 1 Help...

if you're in  
education  
or training

Education and training give you good qualifications, make you better skilled and increase your chances of getting a more rewarding job.

But sometimes people worry that they don't have enough money to carry on learning or training. In fact, the main reason that young people drop out of education at 16 is money worries.

Whether you decide to stay on in full-time education or learn through your work, there is financial help to support you.

The type of help you can receive – and how much money you're entitled to – will depend on your personal circumstances.

# Education Maintenance Allowance

## What is it?

Education Maintenance Allowance (EMA) is an allowance of up to £30 a week.

The money is to help you stay on in learning after you reach the school-leaving age. You could even get bonuses too – but only if you stay on the course and make good progress.

EMA is paid straight to you, so you can decide how to make the best use of the money.

## Who can get it?

Anyone between the ages of 16 and 18, who is living in a household where the annual income is £30,810 or less before tax is paid.

You will also need to be thinking about:

- starting a full-time further education course at a college or school;
- joining an LSC-funded Entry to Employment programme (see panel); or
- becoming a Programme-Led Apprentice (there is more on Apprenticeships on page 24 – section 2).

## How do I set about getting EMA?

You can pick up an application form:

- from your school or college;
- online at [www.direct.gov.uk/ema](http://www.direct.gov.uk/ema); or
- by calling the EMA helpline on 0808 10 16219.

Remember you'll need to give details of your household income and set up a bank account before you send in the application.



## **And that's it? There's no catch?**

Well, it's a 'something for something' scheme. You must stick to your EMA contract – your weekly payment can be stopped if you don't do what you have agreed in the contract.

## **Will EMA affect any other benefits my family receives?**

You cannot receive both EMA and Jobseeker's Allowance. Any other benefits, whether they are for you, your parents or carers, will not be lost or reduced. You'll also be able to keep whatever extra income you may earn from a part-time job.

## **How are the bonuses assessed?**

To get a bonus, you'll need to show real progress and commitment to your learning programme by meeting

specific goals that you agree with your school, college or learning provider.

### **What happens if my EMA doesn't cover all my needs?**

You may be able to get help from Learner Support Funds (see over) or from your learning provider.

If you're on a course that leads to an Apprenticeship, you may be able to get extra funding from your learning provider for training-related expenses such as travel costs.

Depending on your circumstances, you may also be able to claim other benefits. See page 34 (section 4). If you're a young parent under 20 you may also be eligible for help with childcare costs – see page 50 (section 5).

### **What can I spend my EMA on?**

It's up to you. However, we do expect learners who receive EMA to meet reasonable costs to do with learning such as paying for travel or books.

### **Where can I find out more?**

- From advisers at your school, college or learning provider.
- From Connexions Direct on 080 800 13 2 19.
- By logging on to: [www.direct.gov.uk](http://www.direct.gov.uk) and clicking on 'Education and learning' on the home page.
- From the EMA helpline on 0808 10 16219.

# Learner Support Funds

Learner Support Funds (also once known as Hardship Funds and Access Funds) may also be able to help if you're having trouble meeting the costs of your further education.

## What are they?

Learner Support Funds help to meet special needs and circumstances which can't be met by other grants.

The funds are available in colleges and school sixth forms to help with learning costs and are targeted at those who face the most financial hardship. The funds can be used to help with:

- financial hardship;
- childcare costs for parents over the age of 20 (if you're under 20 you can get help through a separate programme called Care to Learn. See page 50 for more on help with childcare costs);
- accommodation costs (if you are on a course that is further away than a daily travelling distance);
- tuition, registration and exam fees;
- travel costs; and
- essential equipment, materials and field trips.

## Who can apply?

People over the age of 16 (including those in sixth forms) who have been accepted onto and are studying a learning programme that is funded by the Learning and Skills Council.

## How much do you get?

Each school or college manages its own Learner Support Funds so the amount you receive will depend on the priority groups of your school or college. Common priority groups are:

- the economically disadvantaged (such as those on benefits or a low income);

- learners who are disabled, mentally ill or who have learning difficulties; and
- learners who have been in care, on probation, or who are young parents or others considered 'at risk'.



### **How are the funds paid?**

If you qualify, payment could be made in cash to you directly or via a third party. Your payment could be in the form of a loan, which you have to pay back later, or it could be in the form of a grant which you don't have to pay back.

### **If I receive help from the Learner Support Funds can I still claim other benefits?**

Yes. You can claim from the Learner Support Funds if you also receive EMA (see page 6), Disability Living Allowance or other support including a Career Development Loan.

## Where can I find out more?

If you're in the sixth form, see your year tutor or student support officer.

If you're at college, speak to your student support or welfare officer. Please note that when you apply you will be asked to provide proof of your income or how much you spend.

## Getting help with travel costs

If you are having difficulty paying for travel to and from school or college, you may be able to get help from your local authority.

Different local authorities have different schemes to help with travel, including subsidised fares, travel cards and passes, so you will need to contact your local authority. Some learners from households on low incomes may be able to travel free.

Find out more from:

- your Connexions adviser;
- Connexions Direct on 080 800 13 2 19;
- your student support officer;
- your local authority (services are listed in local phone books);
- **moneytolearn.direct.gov.uk** (for general information);
- **www.dfes.gov.uk/financialhelp** (for general information); or
- **www.dfes.gov.uk/16-19transport**.

# Getting help with accommodation costs

The thought of accommodation costs is often very off-putting. But if you need to study away from home, you might be able to get help through the Residential Support Scheme.

## What is the Residential Support Scheme?

The scheme offers help with your accommodation costs if the course you want to study is a specialist course that is not available within a 'reasonable daily travelling distance' from your home. This might be at one of the 51 residential colleges – offering courses in Agriculture,

Horticulture and Art and Design – or at another college offering a specialist course.

## 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;
- distance of under 15 miles from your home to the college; or
- journey that needs only one change on public transport.

## Who is eligible?

You have to be over 16 and show that you need to attend a course that is not available at a local college.

The course needs to be a full-time Level 3 course (A-levels or the equivalent) and above. Exceptions may be made for a course with Level 2 content (GCSEs or equivalent) that leads to a further education qualification meeting a specific job requirement.

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

## How much can I get?

This depends on your household income. But the programme allows you to claim up to £3,295 (£3,886 in London) towards your accommodation. Payments are made directly to the college, who will make out a cheque to your landlord.

## When should I apply?

As soon as you have confirmed a place on a course. Don't delay, because applications are processed on a first-come first-served basis.

## Where can I find out more?

- From the student support officer at the college you are applying to.
- From Connexions Direct on 080 800 13 2 19.
- From the LSC's Helpline, Assessment and Payment Body on: 0161 234 7021.

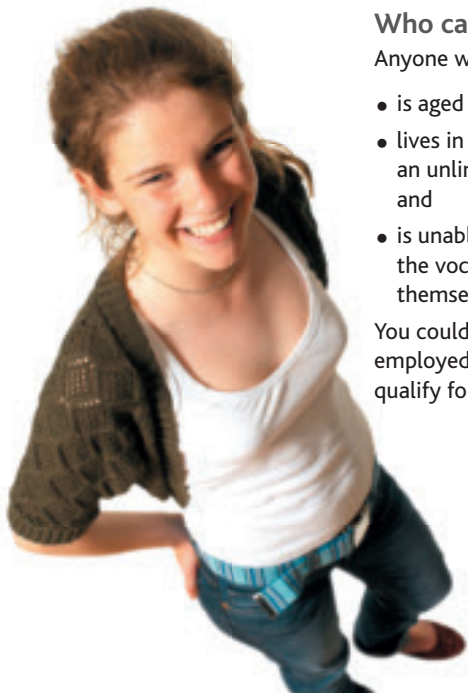
# Career Development Loan

A Career Development Loan (CDL) can help you train, get more experience and gain the qualifications you need to improve your job skills. A CDL can even launch you into a whole new career. Please note that a CDL is for the over-18s.

## What is it?

A Career Development Loan is a commercial bank loan that is designed to help pay for vocational (work-related) courses that last for up to two years, or three years if the course involves practical relevant work experience.

The Learning and Skills Council pays for the interest on the loan for the duration of your course and for up to a month afterwards. You then repay the loan to the bank over an agreed period of time (usually between 12 and 60 months) and at a fixed rate of interest.



## Who can get it?

Anyone who:

- is aged 18 or over;
- lives in Great Britain (with an unlimited right to stay); and
- is unable to pay for the vocational course themselves.

You could be in a paid job, self-employed or unemployed to qualify for a CDL.

## How much is it?

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.

Interest rates and repayment terms may vary from bank to bank. The CDL website (see over) has links to each of the banks for more information.

## **Can a bank refuse an application?**

Yes. That's why it's important to apply well in advance of your course starting. Don't start a course assuming you'll automatically be given a loan.

## **How long does an application take?**

It varies from bank to bank so make sure you allow plenty of time to apply before the course starts. You can only apply to one bank at a time.



## How much will I have to pay back each month?

Again, it varies from bank to bank. It's important to make sure you know how much your repayments will be and that you are confident you can pay them. Please note that a CDL still has to be repaid even if:

- you do not complete the course
- you are dissatisfied with the course; or
- the learning provider ceases trading.

## Where can I find out more?

Call the CDL Information Line on 0800 585 505 between 08.00 and 22.00 seven days a week for an information pack.

Log on to the home page of [www.direct.gov.uk](http://www.direct.gov.uk), click on 'Education and learning' and then on 'Career Development Loans' to email or book a free call with a CDL 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. But please be aware that only a limited number of awards are given out each year.

## What are they?

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

All students who receive a DaDA award will study for 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 is the Award worth?

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 that can help with your living costs. But please note that if your family's income is above £33,000 you will not be entitled to any extra help.

## How do I apply for a DaDA?

You need to contact any of the 21 accredited dance and drama schools in England. The school will then send you an application pack with details of how to apply for an audition. DaDAs are given to the students who demonstrate the most potential to succeed in the profession at the audition.

## Will I still be able to claim EMA if I receive a Dance and Drama Award?

No – this is because DaDA courses are at Levels 5 and 6

on the National Qualifications Framework. To be entitled to EMA, your course must be at Level 3 or below. There's more about EMA on page 6.

## Where can I find out more?

Log on to **[www.direct.gov.uk/moneytolearn/danceanddrama](http://www.direct.gov.uk/moneytolearn/danceanddrama)**.

You can also email the Dance and Drama Awards helpdesk: **[dada@lsc.gov.uk](mailto:dada@lsc.gov.uk)**.

## What about fees and other costs?


**I'm 16 (or 17 or 18) and going to college/staying on at school. Will I have to pay tuition or course fees?**

No. Not unless you go to a private school or college. Drama and dance schools and colleges are private and charge fees but you may be eligible for a Dance and Drama Award (see page 20).

**Do I have to pay registration, enrolment or exam fees?**

No. Your college will not usually charge you for these. However, the college may ask for reasonable attendance or completion of coursework as a condition of entering you for exams. You may get charged if you don't meet these conditions.

You may also be charged if you want to re-sit exams. The college will tell you.



### Will I be expected to pay for any equipment that I need for my course?

A charge may be made for any clothing or equipment – depending on the course you are taking. You should discuss this with your course provider.

You may well be charged for overdue library books and for replacement items such as lost student cards or keys.

If you're on an Apprenticeship, all the equipment you need to keep you safe at work will be provided.

### I'm an overseas student. Will I have to pay tuition or course fees?

It depends. As a general rule, if you are accompanying your parents who have leave to enter or remain in the UK, you will not have to pay tuition or course fees. If you're not sure what your status is in the UK check out [www.homeoffice.gov.uk](http://www.homeoffice.gov.uk) and click on 'Passports & immigration' to find out more.



# 2 Help...

if you're on an  
Apprenticeship

An Apprenticeship offers you excellent on-the-job training – you can gain qualifications and skills and earn money at the same time.

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

Apprentices usually divide their time between doing the job in a workplace and studying for a qualification which may be at college or somewhere else away from the workplace. You can enter an Apprenticeship at 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.

# How does an Apprenticeship work?

If you're aged between 14 and 16, you may be able to do a Young Apprenticeship. If you're over 16, you do an Apprenticeship or Advanced Apprenticeship.

## 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 some sectors 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. If you're not sure, get in touch with your Connexions adviser.

## 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 when you do most of your studying at a further education college, and only some at an employer's workplace.

If you do a Programme-led Apprenticeship you will be able to apply for Education Maintenance Allowance (EMA) of up to £30 a week – see page 6 (section 1).

Please note that you can't claim EMA if you're paid 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 Apprenticeships and more information about support.
- Talk to your local Connexions adviser in school or college.
- Contact Connexions Direct on 080 800 13 2 19.





# 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 being trained.

You should check that you're being paid the National Minimum Wage, and see if the programme called Time Off for Study or Training is right for you.

# 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 24 – section 2).

The National Minimum Wage is going up from 1 October 2007.

- For 16 to 17 year olds it will go up from £3.30 an hour to £3.40.
- For 18 to 21 year olds it will go up from £4.45 an hour to £4.60.



## **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 page 4 (section 1) for help if you get back into learning and training, including Education Maintenance Allowance. Improving your skills and qualifications may help you get a better-paid job.
- See page 34 (section 4) as you may also be eligible for other benefits including Working Tax Credit.
- See page 50 (section 5) if you're a young parent under the age of 20 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.

## **Are you getting the National Minimum Wage?**

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

# Time off for Study or Training

If you're in a job that offers little or no training, you could be eligible for Time off for Study or Training (TfST).

## What is it?

TfST allows you to take reasonable paid time off during normal working hours to study or train for an approved qualification that in turn helps to improve your future job prospects.

## Who qualifies for TfST?

You qualify if you're aged 16 or 17 and did not get any Level 2 qualifications at school.

Level 2 qualifications include:

- GCSEs at grades A\*–C;
- NVQ Level 2; and
- various other qualifications.

If you're 18, you're also allowed to finish training for any qualifications you have already started working towards.

## Where could this training lead?

You might be able to use the qualifications as a way into university or higher education – this too will help your job prospects and potential earnings. The experience you've gained in the workplace could also be very useful if you wanted to combine academic study with other learning in your workplace or if you wanted to start a foundation degree.



## Where can I find out more?

- Log on to [www.direct.gov.uk](http://www.direct.gov.uk) and click on 'Education and learning'.
- Talk to Connexions Direct on 080 800 13 2 19.



# 4 Benefits

you may be able  
to claim

## How might getting government benefits affect the financial support available to me for learning?

If you're 16 or over, you may be able to claim certain benefits from Jobcentre Plus if you are on a low income, looking for work, disabled, or caring for a child or older person.

# Benefits

The type of benefit you can apply for and how much money you get will depend on your individual circumstances including, for example, your age, whether you live at home with your parents or independently and whether you have a disability.

If you're not sure what to do or how to claim, you should get in touch with your local Jobcentre Plus and an adviser will be able to help you.

## Where do I find a Jobcentre Plus that's near to me?

- Through your local phone directory.
- By calling 0845 60 60 234.
- By logging on to [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk).



## **Please remember**

This booklet is just a basic guide – it's important to speak to a Jobcentre Plus adviser to get more detailed information.

# Jobseeker's Allowance

## What is it?

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

- not working (or working for less than 16 hours a week);
- available for work;
- able to work; or
- looking for work.

## Who can claim?

This will depend on your circumstances, but usually you cannot get JSA if you're studying full time.

If you're 16 or 17, you will only be able to claim JSA in exceptional circumstances – for example, if you are living away from your family because you are estranged from them.

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 Jobseeker's Allowance continuously for six months, you will have to join New Deal for Young People (see panel opposite).

## **I'm getting JSA because I live away from my family. I want to go back into full-time education – will I still be able to claim JSA?**

No. This is because to claim JSA you must be available for work which you would not be if you went back into full-time education. Talk to your Jobcentre Plus adviser and see if you can make a claim for Income Support (see over). For learners who live independently (away from their parents/carers), Income Support is also used as proof that you are entitled to Education Maintenance Allowance.

## **New Deal for Young People**

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 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.

# Income Support

## What is it?

If you're not able to work full time and you don't have enough money to live on, you might be able to get financial help through Income Support.

## Who can claim?

You will normally be entitled to Income Support if you are over the age of 16 and you are:

- a single parent;
- registered sick or disabled;
- a student who is a lone parent or is disabled; or
- caring for someone who is sick, disabled or elderly.

You must usually not have savings of more than £16,000 or be working for more than 16 hours a week. If you receive EMA, this will not affect your claim for Income Support.

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.

Where can I find  
out more?

Visit [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk) or contact your local  
Jobcentre Plus office.



# Working Tax Credit

## What is it?

Working Tax Credit is a weekly payment to help with your living costs if:

- you're aged 16 or over;
- you're working 16 or more hours a week; or
- your income is below a certain level.

Working Tax Credit means you pay less tax – so you take more money home at the end of the week or month.

The money is paid direct into your bank or building society every month by HM Revenue and Customs (HMRC) – the tax office.

## Where can I find out more?

Visit the HMRC website [www.hmrc.gov.uk](http://www.hmrc.gov.uk) or call 0845 300 3900.



# Housing Benefit

## What is it?

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

Please note that you cannot claim Housing Benefit if you're:

- a full-time student (unless you're disabled or have children); or
- living with your parents or other close relatives and paying rent to them.

You do not have to be receiving any other benefits to qualify for Housing Benefit or Council Tax Benefit.

## Where can I find out more?

From your local council. Details for your local council are in your local phone book and at [www.direct.gov.uk/QuickFind/LocalCouncils](http://www.direct.gov.uk/QuickFind/LocalCouncils).



# The Social Fund

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

Community Care Grants and Budgeting Loans can be paid to help cover the cost of one-off expenses including household items, clothing and footwear, and certain travelling expenses.

Crisis Loans can be paid if:

- an emergency or disaster happens to you;
- you need immediate help with day-to-day living costs or essential items;
- there is serious risk to you or your family; and
- you cannot get help from elsewhere.

You do not need to be receiving a benefit to get a Crisis Loan.

The Social Fund can also help with other costs.

- Sure Start Maternity Grants help towards the cost of buying things that a new baby needs.
- Funeral Payments help with the cost of paying for a funeral.

## Where can I find out more?

Visit [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk) or contact your local Jobcentre Plus office.

## Are you caring for someone who is disabled?

If you are 16 or over and spending at least 35 hours a week caring for someone who is recognised as disabled you may be able to claim a Carer's Allowance. You don't have to be related to, or live with, the person you look after.

Please note that you can't get a Carer's Allowance if you're in full-time education or if you earn more than £84 a week after tax.

You may also be entitled to Income Support. Even if you are only looking after a

member of your family who is ill for a short while, you might be able to get Income Support.

## Find out more at:

[www.direct.gov.uk](http://www.direct.gov.uk)

Click on 'Young people' and then 'Money' for more on the Carer's Allowance.

Click on 'Young people' and then on 'Young disabled people' and 'Caring for someone' to find out what help your local authority might be able to give you.

See also page 62 for more information on help if you have a disability.

## Other benefits

### Are you leaving care?

If you're 16 or over and have been looked after for 13 weeks or more since your 14th birthday, you should be receiving help from your local authority.

This help should include:

- a plan to help you get on with your own education, training and work; and
- financial support up to your 18th birthday (in some cases the support carries on after this time).

Please note that if you are getting help from your local authority you won't be able to claim other benefits that depend on your income, although if you're a single parent or too ill to work, you may be able to claim Income Support (see page 40).

You may be able to get early access to the New Deal for Young People – your local authority or Jobcentre Plus adviser can give you more information.

You may also be eligible for Education Maintenance Allowance.

## Find out more:

Speak to your Connexions adviser or call Connexions Direct on 080 800 13 2 19 or log on to [www.connexions-direct.com](http://www.connexions-direct.com).

## Are you a single parent?

See page 50 for more information on financial help if you're a young parent.

A guide for lone parents tells you about the help that's available, including information about financial help, childcare, training and finding a job. You can get this at:

- [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk);
- your local Jobcentre Plus; and
- other places that display information about benefits, such as doctors' surgeries, Citizens Advice Bureaus and local authority information services.



# 5 Help...

if you're a young  
parent

It's hard work being a parent – and often it's even harder when you're a young parent under the age of 20.

But you don't need to drop out of education or training because you have a baby or young child to look after. Thanks to a scheme called Care to Learn, you can get help to pay for your childcare costs while you carry on with your learning or training. Care to Learn can even help with your travel costs too.

Getting back into education or training helps you get good qualifications which can lead to a better-paid job – all of which will benefit your family in the future. Plus, you'll meet new people and make friends on your course.

# Care to Learn

## What is it?

Care to Learn helps with childcare and travel costs if you want to start – or return to – learning in further education.

## Who can get it?

All young parents under the age of 20 who are following any form of publicly funded learning, for example in school, college, work-based learning or community courses. Talk to your learning provider if you are unsure whether your course is publicly funded.

## How much is it?

- A maximum of £160 a week for each child outside London.
- A maximum of £175 a week for each child in London.

Childcare costs can be paid for up to three years – depending on your course.

Childcare costs are paid directly to the childcare provider. This might be a nursery, a childminder or a nursery or crèche that is part of your college.

The childcare provider must be registered with Ofsted – which means that they must reach certain safety standards.

Travel costs are paid direct to the learning provider to pass on to the young parent.

Please note that young parents going into higher education (HE) are not eligible for Care to Learn – there are other schemes to help the over-20s and those going into HE. Visit [www.direct.gov.uk](http://www.direct.gov.uk) to find out more.



## How do I apply?

Through your college, Connexions adviser or online via [www.dfes.gov.uk/caretolearn](http://www.dfes.gov.uk/caretolearn).

## Where can I find out more?

- From your Connexions adviser or college.
- By calling the Care to Learn helpline on 0845 600 2809.
- By visiting the Care to Learn website at [www.dfes.gov.uk/caretolearn](http://www.dfes.gov.uk/caretolearn).

## I'm a young parent on a low income. Is there other help I can get?

- Check out the benefits you may be able to claim, see page 34.
- Log on to [www.direct.gov.uk](http://www.direct.gov.uk) and click on 'Parents' on the home page.
- Speak to your Connexions adviser.
- Contact Connexions Direct on 080 800 13 2 19.
- Speak to a Jobcentre Plus adviser.



## **If you're shortly going to be 20...**

...and you're worried that you won't qualify for Care to Learn, there is other help for you. Contact your local further education college, learning provider or learndirect (see page 75) to find out more or visit [www.lifelonglearning.dfes.gov.uk/moneytolearn](http://www.lifelonglearning.dfes.gov.uk/moneytolearn).



# 6 Information

to give your own  
parents

## Will my parents be able to carry on receiving Child Benefit or Child Tax Credit if I stay on in learning?

Yes. Your parents can continue to receive Child Benefit and Child Tax Credit if your course leads to certain types of qualifications including:

- GCSE or A-levels or the equivalent;
- GNVQ at Levels 1–3 or the equivalent;
- work-based learning such as the Entry to Employment (see page 7 – section 1); and
- Programme-led Apprenticeships (see page 24).

## Information to give your own parents

**My parents stopped receiving Child Benefit and Child Tax Credit when I left education – can they claim again if I return to education?**

Yes. Your parents may be able to claim again if you return to education. Find out more from your Connexions adviser, Jobcentre Plus or HM Revenue and Customs at [www.hmrc.gov.uk](http://www.hmrc.gov.uk) which has a section on Child Tax Credit.

**My parents receive benefits. Will they lose any money if I get an EMA?**

No. Your family will not lose out on any benefits, including Child Benefit, tax credits or other benefits, if you get an EMA.

**My family receive benefits. Will they lose any money if I receive help with childcare costs through Care to Learn?**

No. Getting Care to Learn will not affect anyone else's benefits. And you do not have to be on benefits to receive Care to Learn (see page 52).

**I'm disabled – what help is there for my parents?**

Your parents may be able to claim Housing Benefit, Council Tax Benefit and Social Fund payments. Your main carer may also be able to claim Carer's Allowance (see page 47).

There are also benefits that you may be able to claim. See page 60 (section 7).

**I'm a parent myself – what help is there?**

Turn to page 50 for information to help young parents under the age of 20.



# 7 Help...

if you have a  
disability 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.

At the age of 16, the main benefits you can claim are most likely to be:

- Disability Living Allowance;
- Incapacity Benefit; or
- Income Support.

If you are staying in or returning to learning and training please also see section 1 for information about other types of financial support.

# 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 do you get?

This allowance has two parts called '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.
- 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.

## Help with literacy, numeracy or language

If you're finding it difficult to learn or you need help with literacy, numeracy or language, your school or college should be able to help. Let them know as soon as possible what your 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](mailto:info@skill.org.uk).
- Free helpline at 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](http://www.skill.org.uk).

# 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 be over the age of 16 and have paid enough National Insurance contributions. However, you may still be able to receive it if you're under 20 and have been too ill to work for 28 weeks.

## How much do you get?

There are three weekly rates. How much you get will depend on your circumstances. The benefit is paid direct 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 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 or Council Tax Benefit.

## Where can I find out more?

- Log on to **www.direct.gov.uk** and then click on 'Young people' and then 'Money'.
- Talk to your Connexions adviser.
- Contact your local Learning and Skills Council – log on to **www.lsc.gov.uk** and click on the map on the home page to find your nearest local LSC – or look in your local phone book for help on what's available locally.
- Jobcentre Plus has a helpful Guide for disabled people, those with health conditions and their carers, which

explains in detail about the help that's available – as well as advice on education, training and work.

## Income Support

Please turn to page 42 for more on Income Support.

See also:

- page 4 for more on help if you want to start or return to education or training (section 1);
- page 34 for more on the benefits you may be able to claim (section 4); and
- page 50 if you're a young parent under 20 (section 5).

## 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.



# 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 – and whether you are a UK citizen and resident in the UK.

## If you're an asylum seeker or refugee

If you're a refugee, you may be eligible for EMA (Education Maintenance Allowance) see page 6 (section 1). Please note that EMA is not paid to asylum seekers.

- If you're at school you should talk to your Connexions adviser who will be able to help you with more information. You could also call Connexions Direct on 080 800 13 2 19 or contact an adviser direct at [www.connexions-direct.com](http://www.connexions-direct.com).
- The Refugee Council on 020 7501 0990 may also be able to help. Their website at [www.refugeecouncil.org.uk](http://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.



## Unsure about your status?

If you are unsure about your status in the UK, the new Border and Immigration Agency (which is part of the Home Office) has a website at [www.bia.homeoffice.gov.uk](http://www.bia.homeoffice.gov.uk).

The agency considers applications from asylum seekers and refugees and it has a lot of information on its website.



# 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 includes some of the key websites and numbers – plus a few others you might not know about.

## Useful contacts and websites

### Apprenticeships

Log on to [www.apprenticeships.org.uk](http://www.apprenticeships.org.uk) and you'll find a section for young people with lots of information including the different types of Apprenticeship and how to apply.

**Benefits –**  
see Jobcentre Plus

### Career Development Loans

Call the CDL Information Line on 0800 585 505 between 08.00 and 22.00 seven days a week for an information pack.

Log on to [www.direct.gov.uk](http://www.direct.gov.uk) and click on 'Education and learning' and then on 'Career Development Loans' 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](http://www.carersuk.org).

## Connexions Direct

Connexions Direct offers free and confidential help and advice over the phone or via its website to everyone aged from 13 to 19, 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, text or online.

- Log on to [www.connexions-direct.com](http://www.connexions-direct.com).
- Phone 080 800 13 2 19.
- Text 07766 4 13 2 19.
- Textphone 08000 968 336.

## Dance and Drama Awards (DaDA)

- Log on to [www.direct.gov.uk](http://www.direct.gov.uk) and click on 'Education and learning' then look at 'Money to learn'.
- Email the Dance and Drama Awards helpdesk: [dada@lsc.gov.uk](mailto:dada@lsc.gov.uk).

## DCSF – Department for Children, Schools and Families

The DCSF is the government department that is responsible for education and skills. Its website has a lot of information on financial help for young people at [www.dfes.gov.uk/financialhelp](http://www.dfes.gov.uk/financialhelp).

## Directgov

[www.direct.gov.uk](http://www.direct.gov.uk) has a great deal of helpful – and detailed – information on its site. Just follow the link to 'Young people' and you'll find different sections on money, work and careers. Plus, there are links to other useful sites.

## EMA – Education Maintenance Allowance

Call the EMA helpline on 0808 10 16219 or log on to [www.direct.gov.uk](http://www.direct.gov.uk) and click on 'Education and learning' on the home page.

## **Jobcentre Plus**

Jobcentre Plus advisers can help you with information about benefits. Log on to [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk) for information and help on finding work in your area.

## **learndirect advice**

Mainly for the over-18s, learndirect advice offers information and advice about jobs, training, courses and developing skills. You can speak to an adviser direct at 0800 100 900 or log on to [www.learndirect-advice.co.uk](http://www.learndirect-advice.co.uk).

## **The LSC – Learning and Skills Council**

The LSC plans and funds education and training for young people over the age of 16 in England (although not in higher education). The LSC funds many of the financial support programmes listed in this booklet, including EMA, Career Development Loans, Learner Support Funds and Care to Learn. If you visit the LSC website [www.lsc.gov.uk](http://www.lsc.gov.uk) you can 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 you need more information, call the helpline on 0845 600 0678.

## **Student welfare officers**

Further education colleges have student welfare officers who can help you with a range of student services including more detailed advice about the different programmes listed in section 1 of this booklet.

## **If you're in Wales, Scotland or Northern Ireland**

Young people 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](http://www.learning.wales.gov.uk)

### **Scotland**

Students Awards Agency  
for Scotland  
Gyleview House  
3 Redheughs Rigg  
South Gyle  
Edinburgh  
EH12 9HH  
Tel 0845 111 1711  
[www.saas.gov.uk](http://www.saas.gov.uk)

### **Northern Ireland**

Department of Employment  
and Learning  
Adelaide House  
39–49 Adelaide Street  
Belfast  
BT2 8FD  
Tel 028 9025 7777  
[www.delni.gov.uk](http://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](http://www.lsc.gov.uk)

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0870 900 6800

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