



BENEFITS FOR YOUNG PEOPLE IN FURTHER EDUCATION OR TRAINING

October 2023

Child Poverty Action Group works on behalf of the more than one in four children in the UK growing up in poverty. It doesn't have to be like this. We work to understand what causes poverty and the impact it has on children's lives, and how it can be prevented and solved – for good.

We provide training, advice and information to make sure hard-up families get the financial support they need.

INTRODUCTION

This factsheet covers the special rules that apply for young people in further education, or on certain training courses, claiming universal credit, or income support and housing benefit. It does not cover other benefits that young people may be eligible for, such as employment and support allowance if they are ill or disabled (see instead CPAG in Scotland's factsheet 'Benefits for disabled students'). It does not cover the wider rules that apply to all students, only those that apply for young people in further education. For the wider rules about student eligibility, see other factsheets from CPAG's Benefits for Students project (see back page for details).

Some young people under 21 may be eligible for universal credit. Previously, young people under 21 may have claimed some of the 'old' benefits, such as income support or housing benefit, but it's very unlikely someone under 21 is still getting these benefits. One exception is housing benefit, which is still available for some young people. The information below explains in which circumstances you can get universal credit or other benefits.

This factsheet is for you if you are:

- thinking about doing, or doing, a course of **further education (FE)**; AND
- **under age 21**; or
- **aged 21** and turned 21 on your course.

If this is not you, different rules apply. Speak to your college student services adviser or a bursary officer, or go to your local citizens advice bureau, for more information.

Further education (FE) or non-advanced education is study below the level of HNC, and includes NQ National 4 & 5s, NQ Highers and advanced Highers, SVQ up to level 3 and National Certificates (NCs).

In some situations your parents may be able to claim benefits for you instead of you claiming for yourself - CPAG in Scotland's factsheet 'Parents claiming for young people in further education or training' instead.

UNIVERSAL CREDIT

Universal credit (UC) replaces several 'old' benefits (income support, housing benefit and some others). Most people claiming benefit now have to claim UC. You cannot make new claims for the 'old' benefits, with the exception of housing benefit to help with your rent - you can make a new claim for this if you live in certain types of supported or homeless accommodation. You may also have to claim UC for your living costs, alongside housing benefit.

UC provides money for your living costs and also for rent if you are liable to pay rent (and not living in supported or homeless accommodation). If you have other income, such as student funding or a training allowance, then this may reduce the amount of UC you get. See *Student/trainee funding and benefits* below.

If you are under 21 and 'receiving education' (see below), you are eligible for UC if you are 'without parental support'. This can continue if you turned 21 on your course, as long as you were under 21 when the course started.

If you are not receiving education, and you are 18 or over, you are eligible whether or not you have parental support.

Note: there are some other circumstances in which someone receiving education can get UC - for example if you are a parent or have a non-student partner - see CPAG in Scotland's factsheet 'Universal credit and students'.

Receiving education

You are 'receiving education' for UC if you are in FE and you are:

- a qualifying young person – ie, under 19 and accepted, enrolled on or on a course which is more than 12 hours per week; or aged 19 if you were under 19 when you were accepted, enrolled on or started such a course, and you have not yet passed the 31st of August following your 19th birthday. You are also a qualifying young person if you meet these age criteria and are on an approved training course (eg, No one left behind). Note: if you are a qualifying young person but not eligible to claim UC (or other benefits) in your own right, your parents may be able to claim child benefit for you. They may also be eligible for universal credit or child tax credit which includes an amount for you. See CPAG in Scotland's factsheet ['Parents claiming for young people in further education or training'](#); or

- on a full-time course and receiving a grant for maintenance – ie, an award of bursary maintenance allowance (including a care-experienced bursary) from your college; *or*
- if none of the above apply, on a course which is not compatible with your work-related requirements (if you have work-related requirements, it is up to your work coach at the Jobcentre to decide whether or not your course is compatible with them).

If you count as ‘receiving education’ under one (or more) of the bullets above, you can get UC if you are ‘without parental support’ (see below).

Who is ‘without parental support’?

This is a specific definition which applies if you are not being looked after by a local authority and:

- you are orphaned; *or*
- you have to live away from your parents because you are estranged from them, or there is a serious risk to your physical or mental health, or you would suffer significant harm if you lived with them; *or*
- you are living away from your parents and they cannot support you financially because they are in prison, or they are unable to come to Britain because they have no leave to enter under UK immigration law, or because they have a physical or mental impairment.

If you are estranged, DWP guidance tells staff that third-party evidence of this is not required, unless your statement is self-contradictory or improbable (ADM Chapter E1 para E1052 www.gov.uk/government/publications/advice-for-decision-making-staff-guide)

EXAMPLES

Julie is 18 and starts an NC course, which is 15 hours per week, in September 2022. She is a qualifying young person. She counts as receiving education for UC. She is estranged from her parents, and is therefore eligible for UC while on her course.

Connor is 20 and starts an NC course, and a bursary maintenance allowance award is made to him. He counts as receiving education because he gets a bursary. He is orphaned and lives alone, and is therefore eligible for UC because he is ‘without parental support’.

If you are aged 16 or 17 and are a 'care leaver', you cannot get UC on the basis of being without parental support. Instead, the local authority social work department should support you. You may also be eligible for a care-experienced bursary from the college.

Note: for these purposes you are a 'care leaver' if you were looked after by the local authority for at least three months since age 14, including on or after your 16th birthday, and you are no longer looked after by the local authority.

See CPAG in Scotland's factsheet ['Benefits for care-experienced students'](#).

HOUSING BENEFIT

Housing benefit (HB) is a benefit which helps with rent if you are liable to pay rent. **You cannot make a new claim for HB** unless you live in certain types of supported or homeless accommodation – eg, a homeless hostel. If you already get HB, you can stay on it when you start studying if you remain eligible and your income is low enough.

You cannot get this if you live at home with your parents. Young people getting HB and living in private rented flats, including student halls or residences, usually have their amount restricted, so it may not cover your rent in full. If you are a 16 or 17-year-old care leaver, you are not eligible for HB, as your rent should be met by the local authority social work department.

If you have other income, such as student funding or a training allowance, then this may reduce the amount of HB you get. See *Student/trainee funding and benefits*, below.

You are eligible for HB if you are a full-time FE student and are under 21, or are aged 21 and turned 21 on your course. You do not have to be 'without parental support'.

STUDENT/TRAINEE FUNDING AND BENEFITS

There is no effect on your UC or HB if you get:

- education maintenance allowance (EMA)
- additional support needs for learning allowance
- allowances for study or travel expenses
- money from the childcare fund

A bursary maintenance allowance (including a care-experienced bursary), dependants' allowance or training allowance will affect the amount of UC or HB you can get, although a fixed amount of a bursary maintenance allowance payment is disregarded.

Money from the FE discretionary fund is ignored if you get UC and it is for:

- tuition fees or exams,
- your disability,
- books, equipment, course travel costs or childcare costs,
- extra costs of residential study away from your usual place of study during term time,
- the costs of your normal home (if you live elsewhere during your course), unless these are included in your UC,
- the maintenance of someone not included in your UC claim, *or*
- a one-off payment (which counts as capital), and your total capital is less than £6000.

Money from the FE discretionary fund is ignored if you get HB and it is:

- a payment of £20 or less a week
- a one-off payment (which counts as capital) and your total capital is less than £6000
- a payment which is not for basic living costs - namely, food, ordinary clothing or footwear, household fuel, rent met by HB or council tax.

EXAMPLES

Lydia is 20 and on an NC course of 21 hours a week. She is living on her own because of a risk of physical danger at home. She can get UC. She is awarded a bursary maintenance allowance of £28 per week, which counts as income for UC (although £110 per month is disregarded). She also gets money for study expenses, which is ignored for UC.

Cleo is 18 and doing NQ Highers at her local college for 14 hours a week. She is in temporary homeless accommodation, and has no contact with her parents. She can get UC to help with her living costs, and HB to pay her rent. She also gets an EMA. The EMA does not affect her benefits.

CHILD POVERTY ACTION GROUP IN SCOTLAND

Advice line for frontline advisers and support workers

0141 552 0552

Monday - Thursday 10 am to 4 pm; Friday 10 am to 12 pm

Email: advice@cpagscotland.org.uk

CPAG in Scotland's advice line is only for advisers. If you are a student or thinking of doing a course of education and are in need of advice, contact your local college/university student welfare services, or your local Citizens Advice Bureau.

FURTHER INFORMATION

- CPAG in Scotland's Benefits for Students Project go to cpag.org.uk/scotland/students-and-benefits-project
- CPAG in Scotland's free online *Benefits for Students in Scotland Handbook* go to askcpag.org.uk/publications/Scotland
- View our full range of factsheets online at cpag.org.uk/scotland/factsheets
- CPAG publishes the *Welfare Benefits and Tax Credits Handbook*, a comprehensive guide to benefits and tax credit for claimants and advisers, online at askcpag.org.uk and in print at [cpag.org.uk /shop/publications](https://cpag.org.uk/shop/publications)
- We run a wide range of training courses on students and benefits for workers of different levels of experience. Go to cpag.org.uk/scotland/training to find out more.
- We also have a free students and benefits elearning course: Scottish student income and universal credit. See this and other elearning courses at cpag.org.uk/scotland/training/elearning-zone
- Follow us on Twitter @CPAGScotland

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