

## Benefits for young people in further education

*Benefits for young people in further education* is one of a series of Child Poverty Action Group in Scotland leaflets giving guidance to advisers who are working with people who are studying or thinking about doing a course of education. Child Poverty Action Group promotes action for the prevention and relief of poverty among children and families with children.

## Introduction

This factsheet covers the rules for young people in further education claiming means-tested benefits. It does not cover other benefits that young people may be eligible for.

This factsheet is for you if you are:

- thinking about doing, or doing, a course of full-time **further education**; AND
- **under age 19**; or
- **aged 19 or 20** and were accepted on, enrolled on or started the course when you were under 19.

If this is you, then you are described as being a **qualifying young person**. There are special rules about which qualifying young people are able to claim benefits.

**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.**

## Are you a qualifying young person?

You must be on a **full-time** course of **further education** (FE). FE is study below the level of HNC, and includes standard grades, Highers and advanced Highers, SVQ up to level 3 and National Certificates.

In order to be full-time, your course must be more than 12 hours a week during term time. In counting the 12 hours, include classes and supervised study, but do not include meal breaks or unsupervised study at home or at college.

Young people on approved training courses are treated as being qualifying young people. This applies if you are on a Skillseeker, Modern Apprenticeship, or Get Ready for Work course, but only if the training is not provided by your contract of employment.

### Examples

*Jaz is 18 and starts a one-year National Certificate course, which is 21 hours per week, in August 2009. He is a qualifying young person. When he turns 19 in December 2009, he will still be a qualifying young person.*

*Connor is 17 and is on a Get Ready for Work course. He is treated as being a qualifying young person.*

You still count as a qualifying young person between courses if you finish one full-time FE course and are enrolled on another. Otherwise, when you leave your course you may count as being a qualifying young person for a while longer (see the *Benefits for Students in Scotland Handbook*; details on page 4 of this factsheet). You cannot count as being a qualifying young person in any circumstances when you turn 20.

## Benefits for qualifying young people

### What can you claim?

You can claim **housing benefit** to help with rent. Any qualifying young person can claim housing benefit if they are liable to pay rent (except 16 and 17-year-old care leavers, who should be accommodated by the local authority social work department). You cannot get this if you live at home with your parents. Young people getting housing benefit usually have their amount restricted, so it may not cover your rent in full.

Any qualifying young person can claim **council tax benefit** to help with council tax payments. Note that you only have to pay council tax if you are 18 or over, and that full-time students are generally exempt from paying council tax.

**Note:** Since April 2009 a 20 year-old on a FE course they started before they turned 19 is also eligible for housing benefit and council tax benefit.

# Benefits for young people in further education

**Income support** can help with living costs. It provides you with a basic level of weekly income. If you have other income, such as student funding or a training allowance, then this may reduce the amount of income support you get. See *Student/trainee funding and benefits*, below.

As a qualifying young person you may be eligible for income support if you are:

- a vulnerable young person (see below for what this means)
- a parent
- a refugee, in your first year in Britain and learning English for more than 15 hours a week (can claim benefit for up to nine months)
- a student from abroad whose funds have been temporarily disrupted (you must be subject to immigration control and you can claim benefit for up to six weeks)

While you are a qualified young person, you cannot normally claim **jobseeker's allowance**. If you are disabled and get disability living allowance you may be eligible for **income-related employment and support allowance** to help with living costs. This new benefit was introduced for new claims from 27 October 2008.

## Who counts as a vulnerable young person?

If you are living away from your parents, or anyone acting in their place, you may be eligible for income support under these rules. This applies to you if:

- you are orphaned
- you have to live away from your parents or anyone acting in their place because you are estranged from them, or in physical or moral danger, or there is a serious risk to your physical or mental health
- your parents cannot support you, and they are in prison, unable to come to Britain because they have no leave to enter under UK immigration law, or chronically sick or mentally or physically disabled

**Note:** Since April 2009 a 20 year-old on a FE course they were accepted on or started before they turned 19 can claim income support if they are a vulnerable young person.

## Student/trainee funding and benefits

There is no effect on your benefits if you get:

- education maintenance allowance (EMA)
- additional support needs for learning allowance
- allowances for study or travel expenses
- money from the childcare fund
- money from the FE discretionary fund of £20 or less a week (any more than this may count if it is for basic living costs)

A bursary maintenance allowance, dependants' allowance or training allowance will affect entitlement to income support and housing benefit/council tax benefit. You can choose to stay on income support instead of applying for a bursary maintenance allowance, as this is discretionary and there is no guarantee of getting it.

### Examples

*Lydia is 18 and on an Access course of 25 hours a week. She is living on her own because of a risk of physical danger at home. She can claim income support. She also gets an EMA, and money for travel and study expenses. She gets housing benefit to help with her rent.*

*Cleo is 16 and doing NQ Highers at her local college for 14 hours a week. She is a parent and is eligible for income support and an EMA. The EMA does not affect her income support. She can continue to claim child tax credit and child benefit because she has a child.*

## Further information and advice

### Child Poverty Action Group in Scotland

0141 552 0552 advice line for advisers on benefits and tax credits

Monday, Tuesday, Wednesday and Thursday 10 am to 12 pm

*This advice line is only for advisers. For help with your own benefits contact your college/university student welfare services, or your local citizens advice bureau.*

**E-mail:** [advice@cpagscotland.org.uk](mailto:advice@cpagscotland.org.uk)

*e-mail advice for advisers on benefits and tax credits*

### Web:

for more information about

- CPAG in Scotland's Benefits for Students Project and more leaflets go to [www.cpag.org.uk/scotland/studentbenefitsproject](http://www.cpag.org.uk/scotland/studentbenefitsproject)
- CPAG's *Benefits for Students in Scotland Handbook* go to <http://scottishhandbooks.cpag.org.uk>.
- CPAG's *Welfare Benefits and Tax Credits Handbook*, go to [www.cpag.org.uk](http://www.cpag.org.uk)

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in SCOTLAND

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