

Full-time Students, Benefits and Tax Credits

Most full-time students can't claim means-tested benefits either during term-time or during the summer holiday. For **Jobseeker's Allowance (JSA)**, **Income Support (IS)** **Income-related Employment and Support Allowance (ESA)** and **Housing Benefit (HB)** you are treated as a full-time student until the day you complete, abandon or are dismissed from your course.

In your final year, even if you no longer need to attend because you have finished your exams, you are still seen as a student until the last day of your academic term. After that date you're no longer seen as a student and may become eligible for means-tested benefits, such as JSA and/or Housing Benefit.

There are, however, some students who will be able to claim benefits throughout the year or over the summer, and some students who can claim **Tax Credits** throughout the year.

Who can claim Means-Tested Benefits?

1. If you and your partner are both full-time students and you have dependent children:

Throughout the year

You are eligible to claim Housing Benefit throughout the year.

However, most of your student loan is taken into account during the academic year. You may, therefore, have received only a limited amount of Housing Benefit.

The Special Support Grant, Childcare Grant and Parents' Learning Allowance are not taken into account when calculating Income Support, Jobseeker's Allowance or Housing Benefit.

Over the summer

Make sure that your local authority reassesses your Housing Benefit from the last benefit week in June.

One of you can claim JSA over the summer, as long as you 'sign on' as available for and actively seeking work. You can claim from the last complete benefit week in June.

(If you receive the NHS or Social Work Bursary this is taken into account over 52 weeks of the year).

2. If you are between courses over the summer (for example, you have completed an HND or Foundation Degree and plan to go onto a top-up year)

You are not considered to be a full-time student when you are between courses. You could be eligible to claim Housing Benefit and Jobseeker's Allowance, Income Support or ESA (depending on your circumstances) from the week your course ends until the start of your new course.

3. If you are a single parent:

Throughout the year

If you pay rent, you are eligible to claim Housing Benefit throughout the year. You could also claim Income Support if you have a child under five. However, most of your Maintenance Loan is treated as income when calculating these benefits. So, during the academic year, you may have received a reduced amount of Housing Benefit, and probably no Income Support. (The Special Support Grant, Childcare Grant and Parents' Learning Allowance are not taken into account for means-tested benefits).

Over the summer

The Maintenance Loan is not taken into account over the summer so make sure that your Income Support and Housing Benefit claims are reassessed from the end of June. If you cannot claim Income Support, for example your youngest child is over five years old, then you may be able to claim Jobseeker's Allowance if you are available for and seeking work.

(If you receive the NHS or Social Work Bursary this is taken into account over 52 weeks of the year, so could still reduce your benefit entitlement over the summer).

4. If you have a disability and receive Disability Living Allowance (DLA) or Personal Independence Payment (PIP)

Throughout the year

You can claim Housing Benefit and Income-related Employment and Support Allowance (ESA). Income from your Maintenance Loan is taken into account during the year which may reduce the amount of ESA you are entitled to, if any, but you may still be entitled to some Housing Benefit. Full-time students who get DLA are exempt from the Work Capability Assessment.

Over the summer

During the summer vacation, Maintenance Loan income is not taken into account for means-tested benefits, so make a claim for ESA and ask for your Housing Benefit claim to be reassessed.

5. If you receive Disabled Students' Allowance because you are deaf

You can receive Housing Benefit throughout the year, however your student income is taken into account from the start of September until the end of June.

6. If you are waiting to return to your course after taking approved time out because of illness or caring responsibility which has now ended.

You can claim Jobseekers' Allowance and/or Housing Benefit until allowed to rejoin your course.

7. If you have a non-student partner who is eligible for Jobseeker's Allowance, Income Support and/or Housing Benefit.

Your student income should have been taken into account when assessing your partner's benefits. Your partner can ask to be reassessed from the last complete benefit week in June.

Who can claim Tax Credits?

Child Tax Credit

You can claim Child Tax Credit if you are responsible for at least one child (or young person). You do not have to be working to make a claim. You can receive Child Tax Credit throughout the year.

Working Tax Credit

Students who are responsible for a child or young person can claim Working Tax Credit if they are aged 16 or over and work at least 16 (or in some cases 24) hours a week.

Students without children can claim Working tax Credit if:

They are aged 25 or over **and** work at least 30 hours a week, or

They are aged 16 or over **and** work at least 16 hours a week and you have a disability, which puts them at a disadvantage in getting a job, or

They or their partner are aged 50 or more **and** work at least 16 hours a week and are returning to work after time spent on qualifying out-of-work benefits.

Phone the Tax Credit Helpline on 0345 300 3900 for information about making a claim, or go online at <http://taxcredits.hmrc.gov.uk> to check your eligibility and make a claim.

Leeds Beckett 'Summer Assistance'

Help may be available over the summer for continuing home students who have children or are re-sitting or unable to work because of an illness or disability or who have no other substantial means of support. [Leeds Beckett Summer Assistance](#)

Other useful links:

[Citizens Advice Guide](#)

[Turn2us](#)

[Leeds Beckett Student Money Advice](#)

The Leeds Beckett Student Money & Advice Centre last updated this factsheet on 9th June 2015. While we try to ensure the information provided is accurate, it is intended to provide general information only and should not be taken as a full statement of the law.