Childcare Voucher Scheme - If you or your partner are working, check whether your employer provides Childcare Vouchers. Find out more at – https://www.turn2us.org.uk/Your-Situation/Bringing-up-a-child/Help-with-childcare-costs

Funded part-time pre-school education for 3 and 4 Year Olds - Find out more from your local childcare information service – (pre-school education page) www.adviceguide.org.uk/scotland/education_s/education_school_and_pre_school_education_s/preschool_education_scotland.htm

University Psychology Department Playgroup - Find out more http://www.stir.ac.uk/natural-sciences/about-us/psychology/resources/playgroup/

USEFUL CONTACTS FOR PARENTS

Student Money Advice – information, drop-ins, Workshops, hardship fund applications http://www.stir.ac.uk/student-support/money-advice/
Money Advice Service- www.moneyadviceservice.org.uk/parents/default.aspx/
Citizens Advice Service- www.cas.org.uk/
Tax Credits Helpline- 0845 300 3900
Money Saving Expert- www.moneysavingexpert.com
Turn2Us- www.turn2us.org.uk
National Debt line- https://www.nationaldebtline.org/s/Pages/default.aspx

*This leaflet is not comprehensive and Funding changes frequently. Please seek advice! See – www.turn2us.org.uk/For-Charities-and-Intermediaries/Benefit-Changes.

**INTERNATIONAL OR EU STUDENTS
Experiencing unexpected financial difficulties? Come to a Student Money drop-in. Where this is as a direct result of political and social crisis in their home country (e.g. natural disaster, war or political crisis), apply to the University International Crisis Fund, see - http://www.stir.ac.uk/student-support/money-advice/student-funding/

Welfare benefit rules are complex for EU/EEA students; please speak to the International Student Adviser or a Student Money Adviser.

International students are not normally eligible for support from welfare benefits; however speak to the International Student Adviser if your funding is disrupted see - www.ukcisa.org.uk/student/information_sheets.php#welfare

PART TIME STUDENTS

For general finance for study information see the University website at www.stir.ac.uk/ and Student Money Advice at – http://www.stir.ac.uk/student-support/money-advice/student-funding/

Part-time students can apply to the Discretionary fund, however are normally ineligible for support from the Childcare Fund; Access students can apply to the Access Fund; please note that this is a small fund.

Additional leaflets are available for – Lone Parents – Families who have a child with a disability – Financial support for Nursing Students. This information is available on the Student Money website and SUCCEED


STUDENTS WHO HAVE CHILDREN
This leaflet aims to signpost the main* sources of funding additional to maintenance loans and grants (for full time students) from your funder - SAAS, SF England/Wales/N.Ireland - for the many students at the University of Stirling who are parents. If in doubt about a Fund or Benefit, please call into a Student Money Advice Drop-in to discuss your circumstances with an adviser. The eligibility rules can be complex and whether you can get income-related benefits will depend on your circumstances. See**International and EU/EEA students and ***part-time students

**SUPPORT TOWARD LIVING COSTS**

*Child Tax Credits – a means-tested payment whether in work or not. See www.hmrc.gov.uk/taxcredits/index.htm

*Working Tax Credit – means-tested payment for parents working over a specified number of hours. See link above.

Child Benefit – non-means tested payment: except for a parent earning over £50,000. See - www.hmrc.gov.uk/childbenefit/

*Income Support (IS)/Jobseeker’s Allowance (JSA) – claim JSA over the summer vacation where both parents are full time students and are available for work. Regulations differ for lone parents (see additional leaflet) and students (or children) having a disability.

Housing Benefit/Discretionary Housing Payment – means tested help with rent – student parents can claim (or their non-student partner) Apply to your local Council for this benefit See – www.citizensadvice.org.uk/scotland/benefits/help-if-on-a-low-income/help-with-your-rent-housing-benefit/

Council Tax liability – Few full-time students are liable to pay Council Tax – check the above web link. ***Part-time students should check the University website re exemptions/apply for council tax reduction.

University Hardship Funds – students who are, or think they may, experience financial difficulty during the year - apply to the relevant hardship fund – www.stir.ac.uk/student-support/money-advice

Trusts and Charities – See Student Money website at – www.stir.ac.uk/student-support/money-advice/other-sources-income/ (also for childcare help)

Scottish Welfare Fund – Crisis Grant and Community Care Grant. Apply to your local authority see – www.adviceguide.org.uk/scotland/benefits_s/benefits_help_if_on_a_low_income_s/benefits_scottish_welfare_fund_s/scottish_welfare_fund_overview_scotland.htm

Energy assistance package – advice and possible support to help you and your family keep warm this winter – for details see ‘Take Action’ page at - www.energysavingtrust.org.uk/scotland
Book a University Energy Ambassador to carry out a home Energy check – speak to the Student Union

Help with health costs for students in receipt of certain benefits or on a low income. See - www.scotland.gov.uk/Resource/0039/00393022.pdf

BABIES AND CHILDREN

Healthy Start - free vitamins, milk, fruit and veg - If you are pregnant or have a child less than 4 years and are on a low income you may be entitled to Healthy Start Vouchers. Find out more at – www.healthystart.nhs.uk/healthy-start-vouchers/healthystart-vitamins/

In (or recently in) employment and expecting a baby? You may be eligible for Statutory Maternity Pay or Maternity Allowance. See ‘life events’ at - www.moneyadviceservice.org.uk/en

Free school meals - Parents on a low income and in receipt of certain benefits/Tax Credits can apply to their local council.

School clothing grants - help with the cost of school clothing for pupils whose families are on a low income. Also check out possible help with transport costs to and from school or pre-school. Apply to your local Council as qualifying rules may differ.

SUPPORT TOWARD CHILDCARE

Sourcing formal childcare?
Find out the options at – www.scottishchildcare.gov.uk

Childcare Fund – support toward formal childcare is available for eligible students (not nursing or most postgraduate) whose income is less than their essential expenditure. This is available from Student Money Advice Service; find out more at – www.stir.ac.uk/student-support/money-advice/ Students who are ineligible for Childcare Fund support, but are eligible for a Discretionary Fund award, may be granted some support toward childcare costs. See link above.

Lone Parent Childcare Grant – for eligible SAAS funded students, apply via Discretionary Fund. See - www.stir.ac.uk/student-support/money-advice/

Nursing students - childcare expenses will be treated as necessary expenditure for Nightingale applicants (this is a small fund). See above link.

Working Tax credits, childcare element – lone parents in employment and some couples may be able to claim this. See – www.gov.uk/working-tax-credit

Free school meals - Parents on a low income and in receipt of certain benefits/Tax Credits can apply to their local council.