



Advice NI Information Briefing

Universal Credit

Students and Student Income

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Given the time of year, we can expect an increase in enquiries from students on a range of issues, including entitlement to benefit. In the following briefing we lay out the rules that apply for students seeking to make a claim for Universal Credit, which is the main low-income benefit for claimants of working age.

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Universal Credit and Students

Most students will not be entitled to Universal Credit (UC), as it is one of the basic conditions of entitlement to UC that the claimant is ‘not receiving education’.¹ This largely reflects the rules that applied to the legacy benefits being replaced by UC,² although it is notable that the Tax Credits system did not explicitly exclude students.³ Whilst government policy often seems to treat them as serving an equivalent purpose, income replacement benefits such as UC do not duplicate the support provided by the student finance system, and as a result exceptions are made where students have additional needs that warrant extra support from the welfare system.

Both the definition of ‘receiving education’ and the exceptions to the requirement not to be receiving education are contained in secondary legislation – namely, the [Universal Credit Regulations \(Northern Ireland\) 2016](#), the relevant sections of which are reproduced below at Appendix [1](#) and [2](#) – and interpreted for the benefit of decision makers in [Chapter H6](#) of the Advice for Decision Making Guide.⁴

Meaning of ‘receiving education’

[Regulation 12](#) establishes what it means to be ‘receiving education’ – i.e. a student. Aside from a technical point to the effect that a ‘qualifying young person’ is always treated as ‘receiving education’, which need not concern us in this context, a claimant is to be treated as a student if they are undertaking any of the following:

1. a full-time course of ‘advanced education’;
2. a full-time course for which a maintenance loan or grant is provided;
3. any course which conflicts with a work-related requirement.

Of these scenarios, it is the first that has the greatest potential for confusion due to the use of the term ‘advanced education’. The regulations define this both specifically, with reference to a series of higher education qualifications, and also generally, as above the standard of an advanced GNVQ (a defunct qualification last awarded in 2007 that was equivalent to 2 A Levels). Although the regulations do not make reference to any qualifications framework, this should mean that ‘advanced education’ is any course leading to a qualification at level 4 and above on the [Regulated Qualifications Framework \(RQF\)](#).⁵

Two other factors also need to be considered. The first is the clarification of the phrase ‘undertaking a course’, which is provided in [regulation 13](#). In short, a student is undertaking a course until it is either completed or their participation formally ends, unless they have been granted a leave of absence due to illness or caring responsibilities and grant or loan payments have ceased during that period.

More complicated is the lack of any formal definition in legislation of what it means for a course to be ‘full-time’. The Advice for Decision Making Guide covers this in

¹ The Welfare Reform (Northern Ireland) Order 2015, [art. 9\(1\)\(d\)](#)

² See [Chapter 30](#) and [41551-41731](#) of the Decision Making Guide.

³ [Tax credits and students](#), 23 Jun 2022

⁴ The most up-to-date versions of Northern Ireland social security legislation, which will be that used by decision makers, can be found in the Department for Communities’ [Blue Volumes](#).

⁵ To check a specific qualification use the [Register of Regulated Qualifications](#) maintained at the Ofqual website. Note also that different frameworks operate in [Scotland](#) and the [Republic of Ireland](#).

detail from H6047-H6073, emphasising the value of the categorisation of the course by the educational establishment and the number of hours of study that might ordinarily be expected. However, the guidance seems to be reliant on two reported decisions of the Social Security Commissioner made almost 40 years ago in relation to claims for Supplementary Benefit. In the Department's defence, this is not an issue on which there is a wealth of case law, but it is worth bearing in mind as an area of the rules where interpretations may differ.

Exceptions to the education requirement

A number of exceptions to the basic condition of entitlement that the UC claimant should not be receiving education are laid out in [regulation 14](#):

- **Under 21s**, if they do not have parental support and their course is not advanced education;
- **Disabled**, as long as they are entitled to Attendance Allowance (AA), Disability Living Allowance (DLA) or Personal Independence Payment (PIP) and they had limited capability for work (LCW) prior to the start of their course;
- **Parents**, if they are responsible for a child or qualifying young person;
- **Single foster parents**, as long as a child is placed with them;
- **Couples who are both students**, providing one is responsible for a child or qualifying young person or is a foster parent with whom a child is placed;
- **Member of a mixed age couple**, if the student has reached the qualifying age for State Pension Credit.

Of particular note are the requirements relating to those with disabilities, which were bolstered by [amendment](#) in 2021 to make the link between disability and LCW more explicit. As analysis by both the [Child Poverty Action Group \(CPAG\)](#) and [Disability Rights UK](#) has shown, this has had the effect of restricting access to Universal Credit for disabled students, as they must already have a determination of LCW *before* commencing their studies.⁶ CPAG offer some possible workarounds, including submitting a claim for Employment & Support Allowance so that a determination on LCW can be made (most students would not meet the contribution conditions, but an assessment of LCW would still be made to establish whether National Insurance credits can be paid).⁷

⁶ Disability Rights UK have recently [reported](#) that permission has been granted to pursue a High Court judgment on this issue to the Court of Appeal, which means that the current regulations are far from settled.

⁷ Regulation 8B of the [Social Security \(Credits\) Regulations \(Northern Ireland\) 1975](#) governs payment of National Insurance credits on the basis of limited capability for work.

Students and work-related requirements

Another feature of UC which can be problematic for students is the requirement to agree a Claimant Commitment,⁸ which will often stipulate that the claimant must either work or undertake work-related activity. Failing to adhere to the terms of a Claimant Commitment can lead to [sanctions](#), and in some cases loss of entitlement.

That being said, the level of work-related requirements imposed varies depending on the claimant's circumstances, and are generally less onerous for those groups exempted from the general requirement not to be receiving education.⁹ Moreover, anyone who has student income taken into account on their claim cannot be subject to any work-related requirements.¹⁰ As we shall see in the next section, this will be the vast majority of students entitled to Universal Credit.

⁸ Per article 9(1)(e) of the Welfare Reform (Northern Ireland) Order 2015

⁹ See the Advice for Decision Making Guide [Chapter J2](#) for information about which claimants fall into which work-related groups, and [Chapter J3](#) for the specifics of the work-related requirements that can be imposed.

¹⁰ Universal Credit Regulations (Northern Ireland) 2016, [reg 88\(1\)\(e\)\(ii\)](#)

Student Income and Universal Credit

Those students who are entitled to UC will meet a further barrier with regard to the treatment of student finance payments. Regulations stipulate that student grants and loans count as unearned income, which means that the amount of student income is deducted in full from the entitlement to UC.¹¹ However, the exact amount of student finance that is counted varies according to the type of support, according to the provisions of regulations [68](#), [69](#) and [70](#) of the Universal Credit Regulations (Northern Ireland) 2016.

In the case of a student loan, the maximum loan the student could be entitled to is taken into account, regardless of any reduction that may be made. Postgraduate loans are treated differently, as the amount awarded is expected to cover both tuition fees and maintenance costs, along with other expenses – for that reason, regulations stipulate that only 30% of the maximum postgraduate loan should be included as income.

Grant income also counts as unearned income, but with a number of exceptions. In the first case, a grant that is paid for the same period as a student loan will be disregarded, apart from any amount for rent payments included in the UC claim or for the maintenance of someone else (i.e. a partner or a child) in respect of whom UC make payments. In addition, any grant income paid for any of the following purposes must not be counted as income:

- tuition or examination fees;
- in respect of the person's disability;
- term-time residential study away from usual place of study;
- maintaining a home at a place other than where they live during their course, except where the award of Universal Credit includes an amount for the housing costs element in respect of those costs;
- supporting another person, if UC award does not include any amount for that person;
- books and equipment;
- course-related travel expenses;
- childcare costs.

Grants are any payments other than loans paid to support a student in advanced education (see [above](#)). As such, [Education Maintenance Allowance \(EMA\)](#) and [16-19 Bursary Fund](#) payments do not count as income for the purposes of Universal Credit.

Calculating Student Income

Calculation of the amount of student finance applicable in each assessment period is covered in [regulation 71](#). The main rule is that student finance is only attributed as unearned income in assessment periods that fall during the course. Therefore, it is ignored during assessment periods within the summer break, and also for the assessment period during which the course ends. In addition, £110 of student

¹¹ Universal Credit Regulations (Northern Ireland) 2016, [reg 66\(1\)\(e\)](#)

income is disregarded in each assessment period where it is counted. This can be summarised as follows:

Step 1: Calculate the annual grant/loan (or if the course is less than a year the total amount awarded for the course)

Step 2: Work out how many assessment periods apply in the academic year (or the course if it is less than a year long)

Step 3: Divide the amount from Step 1 by the number of assessment periods in Step two

Step 4: Deduct £110

Example Calculation

Sara is entitled to PIP and has been assessed as LCW, she lives in a one-bedroom flat in Belfast and is 23 years old.

She is awarded a student loan of £8,200 which includes a disability support element of £3,469, which is disregarded. Her total amount for the purposes of UC is therefore £5,878.

The first year of her course runs from the 3rd of October 2022 until the 19th of May 2023.

She is claiming Universal Credit and her assessment period runs from the 3rd of the month to the 2nd of the following month. In the course year ahead there are 7 assessment periods in which her loan counts as income.

£5,878 divided by 7 = £839.71

£839.71 minus a disregard of £110 = £729.71

Therefore, Sara's income is calculated at £729.71 per month from the 3rd October 2022 to the 2nd May 2023.

Her maximum amount as a single person under 25 is £257.33 standard allowance plus housing costs of £426.48 per assessment period (LHA rate), totalling £683.81.

Sarah is not entitled to Universal Credit from October 2022 to May 2023 because her income exceeds her Maximum amount.

Appendices

1. Regulations relating to claiming Universal Credit as a student

See [Blue Volumes](#) for up-to-date version.

Receiving education

Meaning of “receiving education”

- 12.—(1) For the basic condition in Article 9(1)(d) of the Order (not receiving education) a qualifying young person is to be treated as receiving education.
- (2) In any other case “receiving education” means—
- (a) undertaking a full-time course of advanced education, or
 - (b) undertaking any other full-time course of study or training at an educational establishment for which a student loan or grant is provided for the person’s maintenance.
- (3) “course of advanced education” means—
- (a) a course of study leading to—
 - (i) a postgraduate degree or comparable qualification,
 - (ii) a first degree or comparable qualification,
 - (iii) a diploma of higher education,
 - (iv) a higher national diploma, or
 - (b) any other course of study which is of a standard above advanced GNVQ or equivalent, including a course which is of a standard above a general certificate of education (advanced level), or above a Scottish national qualification (higher or advanced higher).
- (4) A claimant who is not a qualifying young person and is not undertaking a course described in paragraph (2) is nevertheless to be treated as receiving education if the claimant is undertaking a course of study or training that is not compatible with any work-related requirement imposed on the claimant by the Department.

Meaning of “undertaking a course”

- 13.—(1) For the purposes of these Regulations a person is to be regarded as undertaking a course of education, study or training—
- (a) throughout the period beginning on the date on which the person starts undertaking the course and ending on the last day of the course or on such earlier date (if any) as the person finally abandons it or is dismissed from it, or
 - (b) where a person is undertaking a part of a modular course, for the period beginning on the day on which that part of the course starts and ending —
 - (i) on the last day, on which the person is registered as undertaking that part, or
 - (ii) on such earlier date (if any) as the person finally abandons the course or is dismissed from it.
- (2) The period referred to in paragraph (1)(b) includes—
- (a) where a person has failed examinations or has failed to complete successfully a module relating to a period when the person was undertaking a part of the course, any period in respect of which the person undertakes the course for the purpose of retaking those examinations or completing that module, and
 - (b) any period of vacation within the period specified in paragraph (1)(b) or immediately following that period except where the person has registered to attend or undertake the final module in the course and the vacation

immediately follows the last day on which the person is to attend or undertake the course.

(3) In this regulation “modular course” means a course which consists of two or more modules, the successful completion of a specified number of which is required before a person is considered by the educational establishment to have completed the course.

(4) A person is not to be regarded as undertaking a course for any part of the period mentioned in paragraph (1) during which the following conditions are met—

- (a) the person has, with the consent of the relevant educational establishment, ceased to attend or undertake the course because they are ill or caring for another person,
- (b) the person has recovered from that illness or ceased caring for that person within the past year, but not yet resumed the course, and
- (c) the person is not eligible for a grant or student loan.

Exceptions to the requirement not to be receiving education

14.—(1) A person does not have to meet the basic condition in Article 9(1)(d) of the Order (not receiving education) if —

- (a) the person —
 - (i) is undertaking, a full-time course of study or training which is not a course of advanced education,
 - (ii) is under the age of 21, or is 21 and reached that age whilst undertaking the course, and
 - (iii) is without parental support (as defined in regulation 8(3)),
- (b) the person is entitled to attendance allowance, disability living allowance, child disability payment, adult disability payment or personal independence payment and, on a date before the date on which the person starts receiving education—
 - (i) it has been determined that the person has limited capability for work or limited capability for work and work-related activity on the basis of an assessment under Part 5 or under Part 4 or 5 of the ESA Regulations; or
 - (ii) the person is treated as having limited capability for work under Schedule 8 or limited capability for work and work-related activity under Schedule 9;
- (c) the person is responsible for a child or a qualifying young person,
- (d) the person is a single person and a foster parent with whom a child is placed,
- (e) the person is a member of a couple, both of whom are receiving education, and the other member is—
 - (i) responsible for a child or qualifying young person, or
 - (ii) a foster parent with whom a child is placed, or
- (f) the person—
 - (i) has reached the qualifying age for state pension credit, and
 - (ii) is a member of a couple the other member of which has not reached that age.

2. Regulations relating to the calculation of student income

See [Blue Volumes](#) for up-to-date version.

Person treated as having student income

- 68.—(1) A person who is undertaking a course of education, study or training (see regulation 13) and has a student loan 24, a postgraduate loan or a grant in respect of that course, is to be treated as having student income in respect of—
- (a) an assessment period in which the course begins;
 - (b) in the case of a course which lasts for 2 or more years, an assessment period in which the second or subsequent year begins;
 - (c) any other assessment period in which, or in any part of which, the person is undertaking the course, excluding—
 - (i) an assessment period in which the long vacation begins or which falls within the long vacation, or
 - (ii) an assessment period in which the course ends.
- (2) Where a person has a student loan or a postgraduate loan, the student income for any assessment period referred to in paragraph (1) is to be based on the amount of that loan.
- (3) Where paragraph (2) applies, any grant in relation to the period to which the loan applies is to be disregarded except for—
- (a) any specific amount included in the grant to cover payments which are rent payments in respect of which an amount is included in an award of universal credit for the housing costs element;
 - (b) any amount intended for the maintenance of another person in respect of whom an amount is included in the award.
- (4) Where paragraph (2) does not apply, the person’s student income for any assessment period in which they are treated as having that income is to be based on the amount of their grant.
- (5) A person is to be treated as having a student loan 26 or a postgraduate loan where the person could acquire 27 a student loan or postgraduate loan by taking reasonable steps to do so.
- (6) Student income does not include any payment referred to in regulation 66(1)(f) (training allowances).
- (7) In this regulation and regulations 69 to 71—
- “grant” means any kind of educational grant or award, excluding a student loan or a payment made under a scheme to enable persons under the age of 21 to complete courses of education or training that are not advanced education;
- “the long vacation” is a period of no less than one month which, in the opinion of the Department, is the longest vacation during a course which is intended to last for 2 or more years;
- “postgraduate loan” means a loan to a student undertaking a postgraduate master’s degree course or a postgraduate doctoral degree course pursuant to regulations made under section 22 of the Teachers Higher Education Act 1998;
- “student loan” means a loan towards a student’s maintenance pursuant to any regulations made under section 22 of the Teaching and Higher Education Act(a), section 73 of the Education (Scotland) Act 1980(b) or Article 3 of the Education (Student Support) (Northern Ireland) Order) 1998(c) and includes in Scotland, a young student’s bursary paid under regulation 4(1)(c) of the Students’ Allowances (Scotland) Regulations 2007(d).

Calculation of student income - student loans and postgraduate loans

- 69.—(1) Where, in accordance with regulation 68(2) a person’s student income is to be based on the amount of a student loan for a year the amount to be taken into account is the maximum student loan (including any increases for additional weeks)

that the person would be able to acquire in respect of that year by taking reasonable steps to do so.

(1A) Where, in accordance with regulation 68(2), a person's student income is to be based on the amount of a postgraduate loan for a year, the amount to be taken into account is 30 per cent. of the maximum postgraduate loan that the person would be able to acquire by taking reasonable steps to do so.

(2) For the purposes of calculating the maximum student loan in paragraph (1) or the maximum postgraduate loan in paragraph (1A) it is to be assumed no reduction has been made on account of—

- (a) the person's means or the means of their partner, parent or any other person;
or
- (b) any grant made to the person.

Calculation of student income - grants

70.—(1) Where, in accordance with regulation 68(4), a person's student income is to be based on the amount of a grant, the amount to be taken into account is the whole of the grant excluding any payment—

- (a) intended to meet tuition fees or examination fees,
- (b) in respect of the person's disability,
- (c) intended to meet additional expenditure connected with term time residential study away from the person's educational establishment,
- (d) intended to meet the cost of the person maintaining a home at a place other than that at which he resides during the course, except where an award of universal credit includes an amount for the housing costs element in respect of those costs,
- (e) intended for the maintenance of another person, but only if an award of universal credit does not include any amount in respect of that person,
- (f) intended to meet the cost of books and equipment,
- (g) intended to meet travel expenses incurred as a result of the person's attendance on the course, or
- (h) intended to meet childcare costs.

Calculation of student income – amount for an assessment period

71. The amount of a person's student income in relation to each assessment period in which the person is to be treated as having student income in accordance with regulation 68(1) is calculated as follows—

Step 1

Determine whichever of the following amounts is applicable—

- (a) in so far as regulation 68(2) applies to a person with a student loan, the amount of the loan (and, if applicable, the amount of any grant) in relation to the year of the course in which the assessment period falls,
- (aa) in so far as regulation 68(2) applies to a person with a postgraduate loan, 30 per cent. of the amount of the loan in relation to the year of the course in which the assessment period falls; or
- (b) if regulation 68(4) applies (person with a grant but no student loan or postgraduate loan) the amount of the grant in relation to the year of the course in which the assessment period falls.

If the period of the course is less than a year determine the amount of the grant or loan in relation to the course.

Step 2

Determine in relation to—

- (c) the year of the course in which the assessment period falls, or
- (d) if the period of the course is less than a year, the period of the course, the number of assessment periods for which the person is to be treated as having student income under regulation 68(1).

Step 3

Divide the amount produced by step 1 by the number of assessment periods produced by step 2.

Step 4

Deduct £110.

3. Relevant Parliamentary & Assembly Questions

[UIN 148055](#), tabled on 28 March 2022

Hilary Benn, Labour, Leeds Central

To ask the Secretary of State for Work and Pensions, if she will review the universal credit eligibility requirements for disabled people in education.

Chloe Smith, Conservative, Norwich North

Answered on 5 April 2022

Most full-time students in higher education do not qualify for Universal Credit because one of the conditions of entitlement is that a claimant must not be in education.

Students, including disabled students and those with health conditions, access fees and living costs support for their higher education courses through various loans and grants funded through the student support system. It is important that Universal Credit does not duplicate this support, which is designed for their needs unlike the social security system.

In some circumstances, people in full-time education are able to claim Universal Credit. These exceptions to the rules generally provide financial help not covered by the student support system or avoid anomalies in cases where one member of a couple is a student.

There is an exception where a person has already been determined to have limited capability for work before entering education and is entitled to Attendance Allowance, Personal Independence Payment, Disability Living Allowance, Disabled Adult/Child Payment (Scotland) or Armed Forces Independence Payment. The rules for this exception are designed to encourage those already claiming Universal Credit because of disability or ill health to take up education that may help them into work in the future.

As with all policies, we continue to keep the support we offer to disabled students claiming UC under review.

[UIN 141117](#), tabled on 16 March 2022

Steve McCabe, Labour, Birmingham Selly Oak

To ask the Secretary of State for Work and Pensions, what assessment she has made of the potential impact of changes in Universal Credit eligibility rules for students in receipt of extra-costs disability benefits brought about by The Universal Credit (Exceptions to the Requirement not to be receiving Education) (Amendment) Regulations 2021 on those students.

David Rutley, Conservative, Macclesfield

Answered on 24 March 2022

The new regulations do not reduce the existing support which is correctly available to disabled students. They ensure this support comes from the appropriate source of funding: the student support system of loans and grants.

These new regulations do not remove entitlement to UC from any existing disabled student who is currently receiving it. They do not remove it from any future claim to UC from a person who is entitled to a qualifying disability benefit, such as Personal Independence Payment, who is subsequently determined to have a limited capability for work and who wishes to start a course of education.

Furthermore, any adult who has reached the 1st September following their 19th birthday, who is undertaking a full-time non-advanced course (i.e. up to Level 3) for

which a maintenance grant is not payable, or a part-time course at any level, is entitled to Universal Credit provided their course is compatible with work-related requirements agreed with their work coach. Where the course is work-related and will give the person the best chance of securing work, the work coach may consider it a suitable work preparation activity. In such cases, time spent on the course will be deducted from the amount of time the person needs to spend looking for work.

UIN 121691, tabled on 9 February 2022

Steve McCabe, Labour, Birmingham Selly Oak

To ask the Secretary of State for Work and Pensions, for what reason Student Finance Maintenance Loans are counted as income for universal credit calculations.

David Rutley, Conservative, Macclesfield

Answered on 24 February 2022

Student loans and grants have a £110 disregard in each Universal Credit monthly assessment period. After this threshold is met, they are treated as income and Universal Credit is deducted accordingly. Special Support Elements or Grants are fully disregarded, as these specifically cover the cost of an educational course. Financial support for students primarily comes from grants and the student loans system, which is specifically designed for their needs, unlike the wider benefits system. It is right that Universal Credit does not duplicate support already being given. In this respect, Universal Credit mirrors other benefits such as Employment and Support Allowance, Housing Benefit, and new-style Jobseekers Allowance.

AQW 12591/17-22, tabled on 13 January 2021

Mr Gerry Carroll, People Before Profit Alliance, West Belfast

To ask the Minister for Communities whether a loan from the Student Finance Company for tuition fees, as opposed to a tuition fees grant, is counted as income by Universal Credit.

Answered On 21 January 2021

Any loan paid in respect of tuition fees is ignored when calculating how much to take into account for Universal Credit entitlement. Where the student receives a loan and a grant, the grant income is disregarded in full, unless it includes an amount for rent met through the housing element, and/or an adult or child dependent that are paid for in the Universal Credit award.

UIN 110288, tabled on 2 November 2020

Mr Kevan Jones, Labour, North Durham

To ask the Secretary of State for Work and Pensions, for what reason the money students receive through maintenance loans from Student Finance is being deducted from universal credit payments.

Will Quince, Conservative, Colchester

Answered on 10 November 2020

Students cannot normally satisfy the entitlement conditions for Universal Credit (UC). Exceptions are made where students have additional needs that are not met through the student support system. Primary financial support for students comes from this student support system which is designed for their needs, unlike the social security system. It is important that UC does not duplicate this support and UC broadly

mirrors the treatment of most of the legacy benefits it replaces. This safeguards fairness whilst also ensuring simplification of the benefit system. Eligible claimants receiving legacy benefits whose circumstances remain the same will be considered for transitional protection to protect entitlement at the point of transition to UC. Where UC is paid to a student, any student loan or grant paid to meet living costs is subject to a £110 disregard in each Assessment Period where student income is taken into account, equivalent to that provided under Legacy Benefits. Any reduction is only for living costs as loans or grants for other things, such as tuition fees or books, are fully disregarded. Any Special Support loan/grant is also fully disregarded as this specifically covers the costs of the course. Whilst it is acknowledged that maintenance loans are to be paid back, if they were not treated as income and were disregarded this would result in UC (and most legacy benefits) duplicating support already provided through the student finance system.

UIN 71757, tabled on 9 July 2020

Jonathan Reynolds, Labour, Stalybridge and Hyde

To ask the Secretary of State for Work and Pensions, whether the new NHS bursary for student nurses will be included as income when calculating a claimant's entitlement for universal credit.

Will Quince, Conservative, Colchester

Answered on 14 July 2020

In Universal Credit, as in the legacy benefit system, the majority of people engaged in full-time education will not be entitled. This is because students in advanced education normally receive, and are expected to access, support from other sources, such as educational grants and loans. Students in non-advanced education are normally expected to remain at home whilst attending school/college and be supported by their family.

The new NHS bursary is payable to degree level student nurses and their course will also be eligible for a maintenance loan. Where an eligible claim to Universal Credit has been made, maintenance loan income is taken into account when calculating an award. Any grant income, such as a student nursing bursary, is fully disregarded, except any specific amount in the total grant which covers the rent costs or maintenance costs of another person which are already included in the Universal Credit award.

UIN 51820, tabled on 1 June 2020

Paul Maynard, Conservative, Blackpool North and Cleveleys

To ask the Secretary of State for Work and Pensions, for what reason student maintenance income is taken into account for universal credit purposes but not for child tax credit purposes.

Will Quince, Conservative, Colchester

Answered on 9 June 2020

Tax credits are designed to be closely aligned with the tax system, and therefore generally only take into account taxable income. As student loans are not liable to income tax, they are not included in the calculation of income for tax credits purposes.

UIN 14616, tabled on 10 February 2020

Sir Mark Hendrick, Labour, Preston

To ask the Secretary of State for Work and Pensions, what assessment she has made of the effect of the quarterly payment schedule of student finance on universal credit calculations for claimants who are responsible for one or more children; and whether she plans to halt the reduction of payments for those claimants whilst the fluctuations in income are adequately assessed.

Will Quince, Conservative, Colchester

Answered on 17 February 2020

Most full-time students in education do not qualify for Universal Credit. Students are able to access funding to support their education courses through various loans and grants, which are the responsibility of the Department for Education. It is important that Universal Credit does not duplicate this support, which is designed for their needs unlike the social security system. Exceptions are made only where students have additional needs that are not met through the student support system.

The full year's award of student's maintenance loan/grant is averaged out over the academic year. This average usually covers 10 monthly Assessment Periods as no student income is taken into account during the summer break. The amount taken into account is subject to a £110 disregard in each of these Assessment Periods, which is equivalent to that provided under Legacy Benefits, which includes an amount to cover the cost of books, travel and equipment.

UIN 117581, tabled on 5 December 2017

Melanie Onn, Labour, Great Grimsby

To ask the Secretary of State for Work and Pensions, whether student loans are classed as complete income for the purposes of calculating universal credit eligibility.

Damian Hinds, Conservative, East Hampshire

Answered on 11 December 2017

When Universal Credit calculates eligibility, it takes into account the elements of student loans or grants which provide for the student's basic maintenance. Universal Credit disregards elements paid for specific additional costs the student has, such as tuition or books. Once the total annual loan is calculated, Universal Credit applies a flat rate monthly disregard of £110 whilst the claimant remains a student.

4. Further Training

Universal Credit and Students

This 90-minute nutshell course will refresh, inform and update learners on Universal Credit's treatment of full-time students including:

- The unique entitlement calculation for full time students
- Treatment of Grants and Loans and disregards
- Entitlement, Exclusion and Exceptions
- Issues around Conditionality, compatibility with Study and Eligibility

This course has been designed for those working with students such as advisers and support workers. It is best suited to those who have already obtained a foundation knowledge of Universal Credit.

This course is worth 1 CPD point under the Northern Ireland Advice Quality Standard

5. Independent Advice Services

Note: Generalist advice services cover a wide range of welfare rights issues, including but not limited to benefits, consumer matters, debt, employment, housing and immigration.

Regional

Organisation	Type of Advice	Contact number	Email/Online contact
Advice NI	Benefits Debt Immigration Tax	0800 915 4604	Contact Us
Disability Action	Disability	028 9029 7880 (Belfast) 028 7136 0811 (Derry/Londonderry) 028 8775 2372 (Dungannon) 028 9336 9367 (Carrickfergus)	Contact Us
Employers for Childcare	Benefits Family	0800 028 3008	Get In Touch
Housing Rights	Benefits Housing	028 9024 5640	Speak to an adviser
NIACRO	Benefits Criminal Justice Family	028 9032 0157 (Belfast) 028 7127 1459 (Derry/Londonderry) 028 3833 1168 (Portadown)	Enquiry Form
Rural Support	Farming	0800 138 1678	Contact
WAVE Trauma	Benefits Legacy Mental Health	028 3751 1599 (Armagh) 028 2766 9900 (Ballymoney) 028 9077 9922 (Belfast) 028 7126 6655 (Derry/Londonderry) 028 8225 2522 (Omagh)	Contact Us

Antrim & Newtownabbey

Organisation	Type of Advice	Contact number	Email/Online contact
Community Advice Antrim & Newtownabbey	General	028 9590 6505	Contact Us

Ards & North Down

Organisation	Type of Advice	Contact number	Email/Online contact
Community Advice Ards & North Down	General	0300 123 9287	N/A

Armagh, Banbridge & Craigavon

Organisation	Type of Advice	Contact number	Email/Online contact
Community Advice Armagh	General	028 3752 4041	N/A
Community Advice Banbridge	General	028 4062 2201	N/A
Community Advice Craigavon	General	028 3836 1181	enquiry@advicecraigavon.com

Belfast

Organisation	Type of Advice	Contact number	Email/Online contact
Advice Space	General	0300 1233 233	Get Advice
Ardoyne Association	General	028 9071 5165	info@ardoyneassociation.org
Ballynafeigh Community Development Association (BCDA)	General	028 9049 1161	reception@bcda.net
Ballysillan Community Forum	General	028 9039 1272	N/A
Belfast Unemployed Resource Centre	Benefits Employment	028 9096 1111	Contact Us
East Belfast Independent Advice Centre (EBIAC)	General	028 9073 5690	advice@ebiac.org
Falls Community Council	General	028 9020 2030	info@fallscouncil.com
Neighbourhood Development Association	General	028 9058 4848	nda@gmx.co.uk
South City Resource & Development Centre	General	028 9050 4848	N/A

Springfield Charitable Association (SCA)	General	028 9024 8509	info@scaltd.net
Tar Isteach	General	028 9074 6665	Contact
Upper Springfield Advice Services	General	028 9590 8668	welfareadvice@usdt.co.uk
Vine Centre	General	028 9035 1020	info@vinecentre.org

Causeway Coast & Glens

Organisation	Type of Advice	Contact number	Email/Online contact
Community Advice Causeway	General	028 7034 4817	advice@advicecauseway.com

Derry & Strabane

Organisation	Type of Advice	Contact number	Email/Online contact
Advice North West	General	0300 303 3650	Contact Us
Dove House	General	028 7126 9327	contact@dovehousecommunitytrust.org
Resource Centre Derry	General	028 7135 2832	info@resourcecentrederry.com

Fermanagh & Omagh

Organisation	Type of Advice	Contact number	Email/Online contact
Community Advice Fermanagh	General	07394 921753	bmaguire@communityadvicefermanagh.com
Omagh Independent Advice Services	General	028 8224 3252	info@oias.co.uk

Lisburn & Castlereagh

Organisation	Type of Advice	Contact number	Email/Online contact
Community Advice Lisburn & Castlereagh (CALC)	General	028 9266 2251	Contact Us

Mid & East Antrim

Organisation	Type of Advice	Contact number	Email/Online contact
Mid & East Antrim Community Advice Services (MEACAS)	General	028 9600 1333	N/A

Mid Ulster

Organisation	Type of Advice	Contact number	Email/Online contact
South Tyrone Empowerment Project (STEP)	General	028 8775 0211 (Dungannon) 028 7963 3079 (Magherafelt) 028 8676 1875 (Cookstown)	info@stepni.org

Newry, Mourne & Down

Organisation	Type of Advice	Contact number	Email/Online contact
Community Advice Newry, Mourne & Down	General	0300 3030 306	See website for referral form



Contact information:

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