

Students

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Introduction

It is important that Universal Credit does not duplicate support available from other sources. This is why students, who can receive support through educational grants and loans, cannot normally satisfy the basic conditions.

Forms of student finance

These can include:

- student loans
- student grant
- bursaries
- studentships
- exhibition allowances
- maintenance awards

If students do not claim the educational grants and loans available, they can be treated as having income available when they make a claim for Universal Credit.

Student income is taken into account in each Universal Credit assessment period in which the person is wholly or partly required to attend the course.

The approach to student income is to take fully into account amounts of student loans / grants which provide for the student's basic maintenance, but to disregard amounts paid for specific additional costs the student has, such as tuition or books.

For claimants who have a special support loan, this amount is totally disregarded.

A claimant will be allocated to the No Work Related Requirements regime during term time if both of the following apply:

- the claimant is in full time education
- student income is taken into account in the calculation of the award

This is the case except during the summer holiday when they should be allocated to the regime that reflects their circumstances whilst not studying.

Example of student income and regime

A lone parent of a child aged 4 is undertaking funded education and is receiving a student loan which is taken into account in her Universal Credit award. During the summer holiday she will be placed in the regime appropriate to her circumstances, which in this case will be Work Preparation regime. She will therefore be expected to undertake work preparation activity during the summer holiday period. Once she returns to education the following term she will be placed back in No Work Related Requirements regime. See [No Work Related Requirements regime](#).

Students in full-time education who may satisfy the basic conditions

The majority of people in full-time education will not be entitled to Universal Credit because they normally receive financial support from other sources. The following are exceptions and their student income will be taken into account:

- students studying any qualification up to A Level or equivalent
 - if they are a young person with no parental support and are up to the age of 21
 - at the end of the academic year in which they reach age 21 (or the end of the course if earlier)
- students with a child or children in the benefit unit (including lone parents, a member of a couple who are both students and a couple where only one of them is a student)
- students who are foster carers
- disabled students who are entitled to Attendance Allowance, Disability Living Allowance or Personal Independence Payment and have limited capability for work

- students who are part of a couple where the other eligible adult is entitled to Universal Credit (where there are no children)
- students over the qualifying age for Pension Credit (in couple cases where their partner is under that age)

Breaks in education

A student in full-time education may continue to get Universal Credit for any period in which either of the following applies:

- they have taken a break from their course because they are ill or caring for someone with the agreement of the educational provider
- they have recovered from an illness, or stopped caring for someone within the last year but have not yet resumed their course

They must also not be eligible for a student loan, grant or bursary.

Part-time education

A person may continue to get Universal Credit if they are in part-time education (subject to the following circumstances):

- if the course was arranged by Universal Credit, the Claimant Commitment will be changed to reflect all the hours the claimant spends studying (they will be expected to spend the remaining hours of the week in other work-search activities)
- if the claimant is in the Intensive Work Search regime and the course was not arranged by Universal Credit, the person must be prepared to give up the course if they are offered suitable work
- if the claimant and / or partner are on an adult training course they may continue to get Universal Credit if they are available for work
- any education or training arranged through the Work Programme will not affect Universal Credit eligibility
- if the claimant and / or partner get student income or a training allowance, some or all of this may be taken into account when working out Universal Credit payments

Open University courses are part-time for the purposes of Universal Credit but the course must be compatible with required hours of work and work search commitments

If the claimants don't meet any of the exemption categories the claim is terminated.

Postgraduate students

Postgraduate masters students may be able to apply for a student loan. Courses can be full or part time. A full time course can be up to 2 years and a part time course up to 4 years.

The maximum loan available during a course is £10,000. For courses lasting 2 or more academic years £5,000 is available in the first year and the rest in the second year.

For maintenance purposes, 30% (£3,000) of the loan will be treated as student income. A disregard is applied for the cost of books, travel and equipment.

The amount to be taken into account as income in each academic year will be based on the amount of loan available for that year, as follows:

- if the course duration is one year, £3000 will be taken into account
- if the course duration is 2 or more years, £1500 will be taken into account in each of the first two years of the course
- a disregard of £110 is applied for each assessment period in which the loan is taken into account

The course they are studying must be in the UK and lead to a master's qualification such as:

- Master of Science (MSc)
- Master of Art (MA)
- Master of Philosophy (MPhil)
- Master of Research (MRes)
- Master of Law (LLM)
- Master of Letters (MLitt)
- Masters of Fine Art (MFA)
- Master of Education (MEd)
- Master of Business Administration (MBA)

A postgraduate loan is not available for postgraduate level courses such as:

- Postgraduate certificate (PgCert)
- Postgraduate Diploma (PgDIP)

It is also not available if the postgraduate course is funded by undergraduate student finance. This includes:

- Initial Teacher Training (ITT)
- Postgraduate Certificate in Education (PGCE)
- Integrated Master's
- Master of Architecture (MArch)

The course can be studied at the university in person or by distance learning.

Scotland, Wales and Northern Ireland have limited maintenance funding for post graduate students at present.

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