

Student Eligibility for Benefits



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Undergraduate & Postgraduate FAQs

Will my government funded benefits be affected by becoming a student?

Your benefits are likely to be significantly reduced when you start studying, as your entitlement to a student loan will be classed as a form of income. Even if you do not apply for student loans, your benefit entitlement may still be reduced.

For undergraduate students, usually your full entitlement of maintenance loan will be classed as income.

For postgraduate master's students, 30% of your postgraduate loan will be classed as income. If your course is part-time and you get universal credit, none of your loan will be classed as income.

If you receive benefits from the Department for Work and Pensions, you are responsible for informing the Department of Work and Pensions that you becoming are a student. Please be aware that if you fail to declare that you are becoming a student, you may be fraudulently claiming benefits that you are not entitled to and could become ineligible for financial support in the future.

Which types of benefits are affected?

The main types of benefits that are affected by becoming a student are:

- Universal credit
- Housing benefit
- Income support
- Jobseeker's allowance (JSA)
- Employment and Support Allowance (ESA)
- Carer's allowance

There are different guidelines and exemptions for each type of benefit, so you may still be eligible to claim depending on your circumstances.

You may be eligible to be receive child benefit, pension credit, child tax credit and working tax credit. In some circumstances, you may be eligible to claim some benefits if you need time out of study. Students that have a mental health problem, long term illness or any other disability can also apply for Disabled Student Allowance (DSA) to help cover study-related costs.

Further information

For further information on eligibility for benefits as a student, please visit the websites linked below:

Turn2Us - www.turn2us.org.uk/Benefit-guides/Full-time-students-and-benefits

National Union of Students - www.nus.org.uk/en/advice/money-and-funding/can-i-claim-government-benefits-as-a-student/

NI Direct - www.nidirect.gov.uk/articles/benefits-higher-education-students

Gingerbread - www.gingerbread.org.uk/information/benefits-tax-credits-and-universal-credit/if-youre-planning-to-study/benefits-youre-studying/

If you would like any further advice, please contact the Department for Work and Pensions.