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Help with Childcare Costs for NHS Students

Academic Year 2008-2009

Disclaimer

NHS Bursary students should not rely on the current NHS Bursary Scheme rules and allowances when planning for subsequent academic years as these may be subject to review in the future and as a result may be liable to change.

Further information about the NHS bursary will be posted on the Student Bursaries website (www.nhsstudentgrants.co.uk) as and when it is made available. Students are advised to check the website on a regular basis.

The Department of Health and NHS BSA Student Bursaries will accept no responsibility for loss of any type however suffered by students who have relied on current rules in altering their circumstances (including but not limited to financial circumstances), whether for the current academic year, academic year to begin or indeed for subsequent academic years.

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PART 1

1.0 General Information

Please be aware that this booklet is for general guidance only; it cannot cover all individual circumstances.

Students who are in receipt of, or will be applying for, a NHS Bursary in the 2008/09 academic year, can also apply for further financial help if they incur childcare-related costs during the academic year. The allowance is intended as an additional means of help towards the childcare costs students may incur whilst attending their course, however, it may not cover ALL of these costs.



The level of support you may actually receive will be dependent upon your individual financial circumstances, and therefore not all students who apply for the Childcare Allowance will receive it.

2.0 Frequently Asked Questions about CCA

2.1 Will I qualify for any Childcare Allowance?

To be eligible to apply for Childcare Allowance, you must use a registered childcare provider. In addition, your child or children must be aged under 15 on the first day of the academic year (or, if they have special educational needs, they must be aged under 17 on this day). The allowance pays up to 85% of your childcare costs to a **net maximum amount** of £123.25 per week for one child and £182.75 per week for two or more children.

Any amount you may be awarded will not be subject to income tax.



The Childcare Allowance is subject to income-assessment for all students in the same way as the NHS Bursary Dependants Allowance. How much you will receive will depend on the income available to you and your family.

You will not be eligible for the dependants, Parent Learning / Single Parent and Childcare Allowances if you or your spouse, civil partner or partner fail to, or choose not to, disclose the required information to income-assess your award.

The table overleaf shows the circumstances in which the NHS Bursary Childcare Allowance **cannot be claimed**:

Table 1

You will NOT be eligible to claim the NHS Bursary Childcare Allowance if:

- You are a seconded student
- You are a 'Fees Only' student
- You, your spouse, civil partner or partner receive (or expect to receive) the childcare element of Working Tax Credit from HM Revenue and Customs (HMRC)
- The registered childcare provider you are using is either the parent of, or someone who normally has parental responsibility for the child or children you are claiming for; (e.g. they are the parent, step-parent, legal guardian or foster carer of

the child or children in question).

- Your childcare provider is a direct relative¹ of your child or children and they will either be:
 - providing care for your child in the child's own home, or
 - providing care away from the child's home but the care is wholly or mainly in respect of the child/children they are related to and for whom the CCA is being claimed.

- Your child (or children) is/are in receipt of free early-years education provided by your local council.

- Further information about this is outlined elsewhere in this booklet. For any periods where your child does not receive free early years assistance, you can claim the NHS Bursary Childcare Allowance.

- The childcare provider you use is not registered or does not fall into one of the categories listed in table 2 below:

2.2 What do you mean by 'registered' childcare?

You must use either:

Table 2			
1. In England	2. In Wales	3. In Scotland	4. In Northern Ireland
a) A childcare provider who is registered by Ofsted and is on either the Early Years Register (for children under 5) or the Ofsted Childcare Register (OCR), as appropriate.	a) A childcare provider registered by the National Assembly for Wales via the Care and Social Services Inspectorate for Wales (CSIW)	a) A childcare provider registered by the Scottish Commission for the Regulation of Care (SCRC).	a) Childcare registered by the relevant area Health and Social Services Trust
b) Out of school hours childcare or supervised activity based childcare provided by a school on the school's premises, or by a Local Authority, or by a third party provider who is registered by Ofsted.	b) Out of school hours childcare or supervised activity based childcare provided by a school on the school's premises, or by a Local Authority	b) Out of school hours childcare clubs registered by the SCRC.	b) Out-of-school-hours childcare provided by a school on the school's own premises, or by an Education and Library Board or registered by a Health and Social Services Trust.

¹ By 'direct relative' we mean a grandparent, aunt or uncle, brother or sister, of the child or children being cared for whether by blood, half blood, marriage or affinity.

Table 2 continued

In England	In Wales	In Scotland	In Northern Ireland
<p>c) A person who is registered on the voluntary part of the Ofsted Childcare Register who is providing childcare in the child's own home or on other domestic premises (but see table 1)</p>	<p>c) A person who is voluntarily registered under the Child Care Approval Scheme Wales who is providing childcare in the child's own home or other domestic premises (but see table 1 above)</p>	<p>c) Childcare provided in the child's own home by or via childcare agencies, sitter services and nanny agencies, which are required to be registered.</p>	<p>c) A person approved under the Tax Credits (Approval of Home Childcare providers) Scheme (Northern Ireland) 2006 who is providing childcare in the child's own home (but see table 1 above)</p>
<p>d) A nurse or domiciliary worker provided by an agency which is registered under the Domiciliary Care Agencies Regulations 2002, providing childcare in the child's home.</p>	<p>d) A nurse or domiciliary worker provided by an agency which is registered under the Domiciliary Care Agencies (Wales) Regulations 2004, providing childcare in the child's own home.</p>		
<p>e) Childcare provided by an approved foster carer: however, the childcare <u>must</u> be for a child who is not being fostered by the foster carer.</p>			



You cannot claim the costs of any form of childcare arrangement that does not fit into one of the categories above.

Registered childcare providers are inspected and registered by one of the organisations listed above and are given a registration number. Your provider or the relevant national body will confirm if they are registered.

Registered childcare can include registered childminders, nurseries, playgroups, early excellence centres and holiday play schemes. These types of childcare are usually for children under eight, but children aged eight and over who attend schemes that also cater for children under eight are also eligible for the allowance, because they are attending registered childcare. Registered childcare may also include daycare provided by a Local Authority or by third party organisations on school premises when the children are looked after in their parents' absence outside school hours.

Registration on the voluntary part of the Ofsted Childcare Register (OCR) (England)

The voluntary part of the Ofsted Childcare Register offers the choice of registration to providers who are not eligible for compulsory registration. These are mainly people looking after children aged eight and over, or providing care in the child's home. By joining the voluntary part of the register, providers show parents who use their services that they meet certain requirements and that they are monitored through inspections.

(Source: Guide to Registration on the voluntary part of the Ofsted Register © Ofsted 2007)

Registration of this type was previously administered via the Sure Start Childcare Approval Scheme, however, with effect from 1 October 2007, this was phased out and all voluntary registration for childcare providers in England is now covered by Ofsted.

Further information about voluntary registration on the OCR can be obtained from the following website:

<http://www.ofsted.gov.uk> by clicking on the link for 'voluntary registration'.



Your childcare provider must give details of their OFSTED / CSIW / SCC registration (where applicable) at the time of your application. If you do not provide this information, NHS BSA Student Bursaries cannot process your form.

It is important that you retain any receipts for payments made to your childcare provider, as these may be required from time to time to verify the costs you have claimed.

2.3. Early Years Education – can I receive the NHS Bursary Childcare Allowance for the free early years education that my child receives?

All 3 and 4 year olds in England are entitled to a free early education place for up to two years before they reach statutory school age, (i.e. the beginning of the school term immediately following the child's fifth birthday).

A free nursery education place consists of at least 12.5 hours a week for 38 weeks a year. Although this service is free, parents may be charged fees for any services, which exceed the minimum entitlement.

You can find out more information about your child's eligibility for a free early years education place through your Local Authority's 'Early Years' section.



NHS students who receive free early years education for their child or children cannot receive the NHS bursary childcare allowance for the periods or sessions of childcare for which free early years education applies. However, they can claim for any additional or extra hours, which are not covered by the free sessions.

For example, if your childcare costs per week are £100 in total, but £30 of this is paid by the Early Years Education Scheme, you should only declare, and claim for, the remaining £70 per week on your NHS Bursary Childcare Allowance application form.

Some Early Years education providers may ask you to make a payment for your child's free early years education, which will later be refunded to you. If you are expecting a refund for your childcare from another source, please indicate this in your NHS Bursary Childcare Allowance application, but **do not include the amount in your claim.**

2.4 How do Tax Credits affect my NHS Childcare Allowance?

Tax credits are managed by HM Revenue and Customs (HMRC) and include Child Tax Credit to support families with children, and Working Tax Credit to support low-paid employees and self-employed people.

Child Tax Credit (CTC) will **not** affect your entitlement to the NHS Bursary or any of the additional allowances such as the Childcare Allowance. Students do not have to be working to qualify for CTC. You can make a claim if you are responsible for at least

one child or young person. You can apply whether you are single, married or living with a partner.

Working Tax Credit (WTC) contains a *childcare element*, which pays 80% of registered or approved childcare costs. Students in Higher Education, including NHS Students, are not normally entitled to claim Working Tax Credit unless they work 16 hours or more per week. This must be in addition to their attendance on their course and must be paid work. Students should be aware that periods of compulsory clinical placement undertaken in a hospital or clinic, as part of their course, do not count as paid employment.

If your family's only income is, or will be, from the NHS Bursary, you will not normally be entitled to WTC or its childcare element, and you should apply for the NHS Bursary Childcare Allowance from the NHS Student Bursaries instead.

You can check whether you may be eligible for both WTC and CTC on the HM Revenue and Customs website:

<https://www.taxcredits.inlandrevenue.gov.uk/HomeNew.aspx>

Further online information about Child or Working Tax Credit, is available at:

<http://www.hmrc.gov.uk/taxcredits/>

- Or by telephoning the Tax Credit helpline directly on **0845 300 3900**



If you are receiving, or expect to receive, the childcare element of Working Tax Credit, you will not be entitled to any payments from the NHS Bursary Childcare Allowance.

2.5 How do I apply for the NHS Bursary Childcare Allowance?

By downloading and completing the **NHS Bursary: Application for Childcare Allowance (Academic Year 2008/09)** form from the Forms and Booklets section of the NHS Student Bursaries website or via the following direct link:

[http://www.nhs.gov.uk/squ/Forms/0809/PSM1\(CCA\)Sept-08.pdf](http://www.nhs.gov.uk/squ/Forms/0809/PSM1(CCA)Sept-08.pdf)



Your childcare provider will be asked to complete and sign part of your application form to confirm the costs you have declared and that they are a registered or childcare provider.

Important: in order to apply for the childcare allowance, you must also complete and submit a dependents allowance application form. This must be downloaded from the forms and booklets section of the NHS Bursaries website, or via the following direct link:

[http://www.nhs.gov.uk/squ/Forms/0809/PSM1\(Deps\)Sept-08.pdf](http://www.nhs.gov.uk/squ/Forms/0809/PSM1(Deps)Sept-08.pdf)

2.6 How will the Childcare Allowance be paid to me?

If you are entitled to receive Childcare Allowance, this will be calculated and paid as a supplement to the basic NHS Bursary. If you are a new student in 2008/09, you will receive your first two months of Bursary in a combined payment shortly after you commence training.

Payments will be made in monthly instalments by the BACS method directly to your bank account. If you are entitled to any Childcare Allowance, and / or any other additional allowances, such as Dependents, Single Student's or Parents Learning Allowance, payment of these will be included with your first and subsequent, basic

Bursary payments each month. (*For more information on methods of payment, please see the NHS Student Bursaries website*). Any additional allowances you receive will be payable for the full 52 weeks of the academic year, except in your final year of training, when you will normally only be paid your Childcare Allowance until the last day of your course.

2.7 Why will you not pay for grandparents or friends to look after children when this is the option preferred by some parents?

The childcare allowance is only payable for registered (or other officially-recognised forms of) childcare, (see pages 5 and 6 for further information). The requirement for students to use this type of childcare is in line with the government's National Childcare Strategy commitment. It encourages parents to use safe good quality childcare, and mirrors the requirements for receiving the childcare element of Working Tax Credit and the childcare grant paid by Local Authorities to other Higher Education students.

In England, registration on the voluntary part of the Ofsted Childcare Register (OCR) provides recognised national status for individuals providing childcare that is not otherwise required to be registered. This could mean that certain nannies, au pairs, etc. can acquire registered status provided their application is successful and they satisfy the necessary criteria, but relatives of the child or children being cared for and those who normally have parental responsibility for that child, cannot be registered on the *voluntary* part of the OCR.

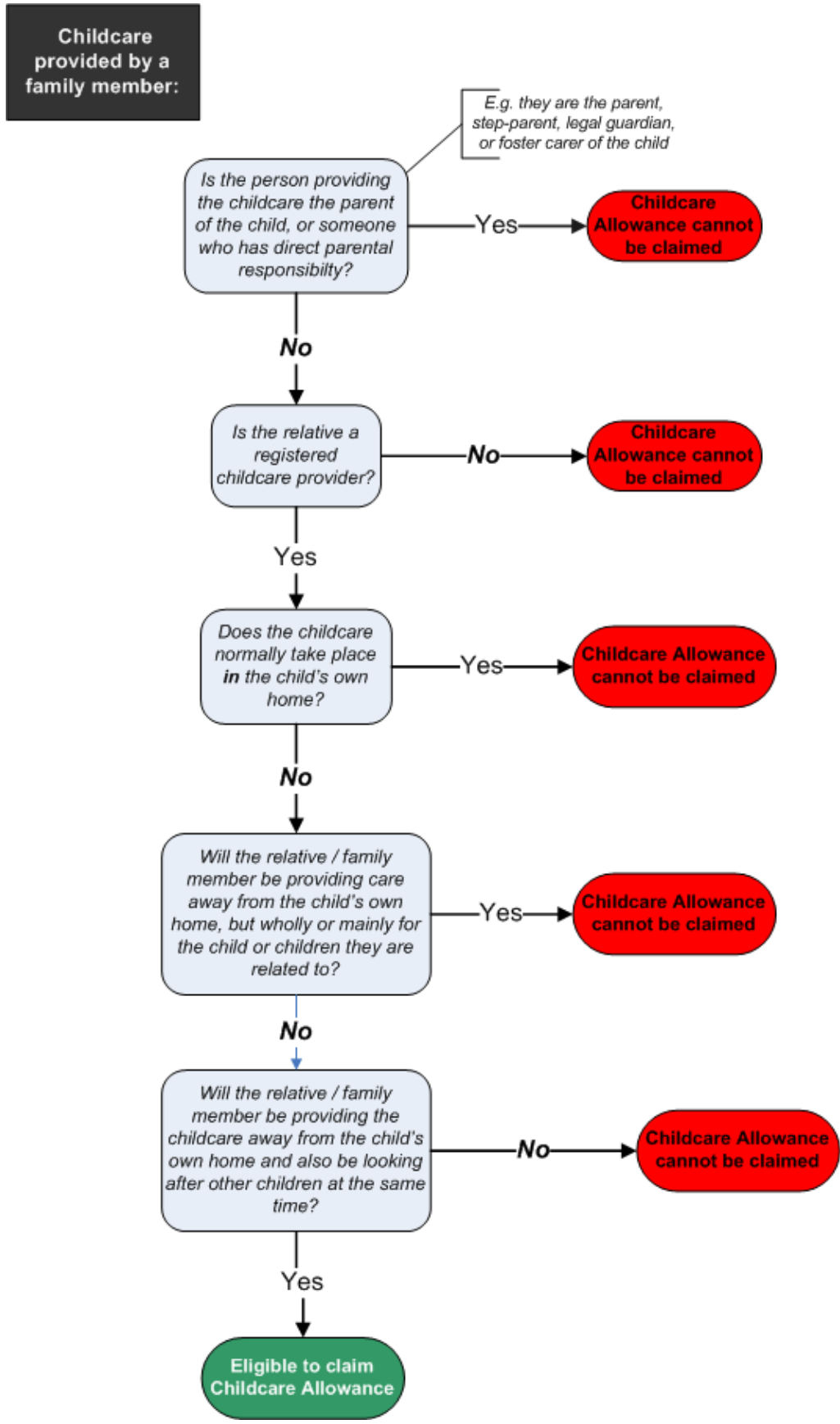
2.8 My spouse/partner/civil partner is a registered childminder and they will be providing the childcare for our child in our own home whilst I am at university. Can I claim the NHS Bursary Childcare Allowance?

No. Where the student's spouse, partner or civil partner is the childcare provider and they normally have parental responsibility for that child or children in any case, Childcare Allowance cannot be paid.

See Table 1, Page 4 of this booklet for further information.

2.9 My mother / sister / other relative is a registered childminder who looks after my two children. Can I claim Childcare Allowance (CCA)?

The chart overleaf may assist in deciding whether you can claim CCA in such circumstances:



2.10 What other help can I get?

1. If you commenced training **before** 1 September 2007, the following will apply to you:

CATEGORY A ('existing scheme') STUDENTS:

You may also apply for:

- **A NHS-Funded basic Bursary** *to help with your day-to-day living costs*
- **An Older Students Allowance** *if you are aged 26 or over before the first day of the first academic year in which your course began. This is not payable if you are receiving the Single Student's Allowance, but NHS Student Bursaries will normally pay the higher of the two allowances depending on your circumstances*
- **A Single Parent Allowance** *if you are a lone parent (but see above)*
- **Dependants Allowances** *for both your adult and child dependants, where appropriate*
- **Practice Placement Expenses** *to help with any extra travel and accommodation costs you may incur whilst on placement as part of your course.*

2. If you commenced training **on or after** 1 September 2007, the following will apply to you:

CATEGORY B ('new scheme') STUDENTS:

You may also apply for:

- **A NHS-Funded basic Bursary** *to help with your day-to-day living costs*
- **A Parent Learning Allowance** *if you have a dependent child or children*
- **A Dependents Allowance** *for both your adult and child dependants, where appropriate*
- **Practice Placement Expenses** *to help with any extra travel and accommodation costs you may incur whilst on placement as part of your course*

More detailed information about the type and level of support available to NHS-commissioned students can be obtained by logging on to www.nhsstudentgrants.co.uk.

See also **Part 2** of this booklet for more information regarding the different Bursary scheme arrangements applicable in 2008/09.

PART 2

How we work out your NHS Bursary Childcare Allowance

Introduction:

The Childcare Allowance is available for students who have dependent children and pays a set rate of 85% of your actual childcare costs (to qualifying students) up to a net maximum of £123.25 per week for one child and £182.75 for two or more children throughout the whole year. For students in their final year of training, the Childcare Allowance can be paid until the last day of the final term.

To be eligible to apply for the NHS Bursary Childcare Allowance, you must also be eligible to apply for the existing Dependants Allowance element of the NHS Bursary. You do not necessarily have to be in receipt of this, however, to receive help towards your childcare costs.

Arrangements for 2008/09:

Different rates apply depending on when you commenced training and what type of course you are on. The NHS bursary Scheme changed from 1 September 2007 for all students commencing courses on or after this date, however existing arrangements still apply to students who were already in training before this time. Therefore, two sets of arrangements are currently in operation in the 2008/09 academic year. Please see the table below for the category / scheme which will apply to you:

	Category A ('Existing Scheme') Students	Category B ('New Scheme') Students
Category:	All students whose course commenced on any date before 1 September 2007	All students whose course commenced or is due to commence on any date on or after 1 September 2007
Sections you should refer to in Part 2 of this booklet:	Category A, Steps A1 to A6 Example Calculation: Pages 14-16; Ready Reckoner Sheet A: Pages 17-21	Category B, Steps B1 to B6, Example Calculation: Pages 22-24 ; Ready Reckoner B, pages 25-29

Calculating Childcare and Dependents Allowances: Income-Assessment

Students with an available income which exceeds the standard Dependents Allowance rates have a pound for pound reduction of :

- i) The Dependents Allowance
- ii) For **Category A** students: the Single Parents Allowance, (where applicable), and for **Category B** students: the Parent Learning Allowance;
- iii) The Childcare Allowance

- in this order.

The following section of the booklet illustrates in more detail how Childcare and Dependants Allowances are calculated.

NB: The rates shown are based on full time attendance. Students attending part-time courses are awarded *pro rata* amounts depending on the length of their course

2008/09: CATEGORY A (existing scheme) Students: Example of a Childcare / Dependents Allowance calculation

Step A1: From the financial information that you provide on your application form, we will calculate the estimated residual income available to you for the academic year 1st September 2008 to 31st August 2009, by deducting the given estimated expenses from the total income declared.

The calculations below are for example only to help illustrate the process:

Example A1: Residual Income

Student A is entering the third year of her course in September 2008. She lives with her spouse and two children outside London and has declared the following income and expenses on her 2008/09 Bursary application form:

Declared income:

Spouse's income from employer	£16,000.00
Bank / Building society interest	£ 323.00
(a) Total gross income:	£16,323.00

Declared Expenses:

Income Tax	£3,410.00
National Insurance contributions	£756.00
Personal pension contributions	£480.00
Life insurance premiums	£420.00
Mortgage payments	£6,000.00
(b) Total Expenses	£11,066.00
Income less expenses (a) – (b)	£5,257.00 residual income

Step A2: There is a standard disregard of residual income, and this is applied in the next step. The amounts applicable will depend on whether you are studying at degree or diploma level:

Example A2: Disregard of Income

As mentioned in Step 1, Student A lives with her spouse and two children aged 2 and 1. Three family members will therefore be included in the disregard of the declared income:

	Rate if existing <u>Degree</u> level student	Rate if existing <u>Diploma</u> level student
Amount to be disregarded per Dependent:	£ 1,125.00 <i>each dependent/family member</i>	£ 909.00 <i>each dependent/family member</i>
Total Disregard amount:	£1,125.00 x 3 = £3,375.00	£909.00 x 3 = £2,727.00
Final balance of income:	£5,257.00 less £3,375.00 = £1,882.00	£5,257.00 less £2,727.00 = £2,530.00

Step A3: Next, we work out the **maximum** amount of Dependents Allowance the student in the example would be entitled to before income-assessment.

The MAXIMUM rates applicable for Dependents Allowances for the 2008/09 academic year are as follows:

Example A3: Maximum Dependents Allowance rates for 2008/09			
Degree		Diploma	
Spouse / Civil Partner or Partner (or first / eldest child if student is a lone parent)	£2,573.00	Spouse / Partner (or first / eldest child if student is a lone parent)	£2,180.00
Child aged under 11	£ 538.00	Child aged under 11	£ 461.00
Child aged 11-15	£1,076.00	Child aged 11-15	£ 916.00
Child aged 16-17	£1,431.00	Child aged 16-17	£1,213.00
Child aged 18 / 19 and in full time further education	£2,059.00	Child aged 18 / 19 and in full time further education	£1,738.00

Step A4: This stage involves the calculation of the student's entitlement to Dependents Allowances – the Net Residual Income from **Example A2** is deducted from the maximum available Dependents Allowance, as in **Example A3**:

Example A4: Calculation of Dependents Allowance entitlement		
	Degree	Diploma
a) Maximum dependents allowance entitlement before deductions	(£2,573.00 + £538.00 + £538.00) = £3,649.00	(£2,180.00 + £461 + £461) = £3,102.00
b) Less final residual income of £1,882.00 (deg) or £2,530.00 (dip)	(£3,649.00 less £1,882.00) = £1,767.00	(£3,102.00 less £2,530.00) = £572.00
c) Dependents Allowance entitlement:	£1,767.00	£572.00

Step A5: Now that the student's entitlement to Dependents Allowances has been determined, we can finalise how much Childcare Allowance they will receive:

Example A5: Childcare Costs calculation	
<i>Student A has declared the following information on her Childcare Application form:</i>	
Child 1: childcare for 38 weeks at £150.00 per week within the period 01/09/08 to 31/08/09	£5,700.00
Child 2: childcare for 38 weeks at £150.00 per week in the same period	£5,700.00

Actual childcare costs in 2008/09:
£11,400.00

The NHS Bursary Childcare Allowance will pay a net maximum of £182.75 per week for two or more children. The maximum amount Student A could receive towards her childcare costs this academic year would be:

£182.75 per week x 38 weeks = £6,944.50.

As there is no further Residual Income to deduct from this amount, this is the actual amount of Childcare Allowance the student would be awarded for the academic year.

Step A6: The Maximum final Bursary awards for the student in 2008/09, (depending on whether she was studying at degree or diploma level), would be:

Example A6: Final NHS Bursary Award 2008/09

	If Degree:	If Diploma:
Basic Award (living outside London)	£2,483.00 ²	£6,275.00
Older Students Allowance	£437.00 ³	£715.00
Dependents Allowance	£1,767.00	£932.00
Childcare Allowance	£6,944.50	£6,944.50
Extra Weeks Allowance for course lasting 34 weeks in 2008/09	£320.00 (4 additional weeks @ £80.00 per week)	N/A
TOTALS	£11,951.50⁴	£14,713.50

PLEASE NOTE:

The above examples are intended as a guide to the calculation process only; it is not possible to cover every student's individual circumstances and **we cannot guarantee you will receive help with your childcare costs**. Your actual entitlement for 2008/09 can only be determined after you have completed and submitted the necessary NHS Bursary application forms for NHS Student Bursaries to assess.

If you wish to *estimate* your own possible entitlement to Dependents and/or Childcare and Single Parent Allowances (where applicable) in 2008/09, 'Ready Reckoner Sheet A' on the following pages should assist you to do so.

² This figure is based on a course duration of 30 weeks in the 2008/09 academic year. Degree students receive Extra Weeks Allowance for each week of their course which is over 30 weeks and 3 days. The basic bursary for Diploma (DipHE) students is automatically awarded on the basis that the course duration is 45 weeks or more.

³ Existing DipHE students receive a set rate of £715.00 Older Students Allowance regardless of their age at 26 and over. Existing Degree students receive a different rate depending on their actual age, i.e. at 26,27,28 and 29+. At age 26 the rate is £426, age 27 £739, age 28 £1,096 and age 29+ £1,449

⁴ Degree students may also be entitled to a Local Authority student loan as an additional means of financial support. This is not available to Diploma students. See 'Financial Help for Healthcare Students – Booklet A' for further information

NHS Bursary Childcare and Dependents Allowances 2008/09 Ready Reckoner Sheet A: *Category A (existing scheme) students only*

Step A1: DEGREE AND DIPLOMA STUDENTS <i>Calculate your residual income</i>	
Details of <u>income</u>	Your figures <i>Include estimated income for the period 1 September 2008 to 31st August 2009 ONLY</i>
1. Gross salary, wages or income from self-employment <i>(Spouse, Civil Partner or Partner only)</i>	£
2. Sponsorship / Scholarship / Cadetship <i>(Student, Spouse, Civil Partner or Partner)</i>	£
3. Any income from an employer if you are to be released to attend the course – i.e. sponsorship <i>(Student ONLY)</i>	£
4. Pension Income (state retirement or private / company pension) <i>(Student, Spouse, Civil Partner, Partner)</i>	£
5. Bank or Building Society interest (after tax) <i>(Student, Spouse, Civil Partner, Partner)</i>	£
6. Other unearned income (after tax) e.g. shares / dividends <i>(Student, Spouse, Civil Partner, Partner)</i>	£
7. Income from Land or Property <i>(Student, Spouse, Civil Partner, Partner)</i>	£
8. Income from Trust funds / Covenants <i>(Student, Spouse, Civil Partner, Partner)</i>	£
9. Taxable Social Security Benefits DO NOT INCLUDE: <i>Child Benefit, Attendance Allowance, Mobility and Disability Living Allowance, Child Tax Credit, Child Benefit, or Working Tax Credit</i>	£
10. Maintenance received and / or any other income not shown above <i>(Student, Spouse, Civil Partner, Partner)</i>	£
(a) Your Total Estimated Income:	£ (= fig a)

Details of your <u>expenses</u>	Your figures <i>Include estimated expenses for the period 1 September 2007 to 31st August 2008 ONLY</i>	
1. Income Tax (Spouse, Civil Partner, Partner ONLY)	£	
2. National Insurance Contributions (Spouse, Civil Partner, Partner ONLY)	£	
3. Employee Pension Contributions (Spouse, Civil Partner, Partner ONLY)	£	
4. Payments into a Personal Pension Scheme <i>(Student, Spouse, Civil Partner, Partner) – Do NOT include payments into a company or employers pension scheme)</i>	£	
5. Life Assurance Premiums (Student, Spouse, Civil Partner, Partner)	£	
6. Your annual Mortgage or Rent Payments (Student, Spouse, Civil Partner, Partner)	£	
7. Wages for Domestic Help (Student, Spouse, Civil Partner, Partner) <i>Include the cost of domestic assistance resulting from the care of a member of your household who has a disability or ongoing serious illness</i>	£	
8. Maintenance payments made as a result of a court order, etc.	£	
(b) Your Total Estimated Expenses:	£	(= fig b)
(c) Your estimated Residual Income <i>(fig a less fig b):</i>	£	(= fig c)

Step A2 (i): DEGREE STUDENTS ONLY

Calculate the maximum Dependents Allowance available to you before income-assessment

Your Dependants	Your Figures
Your Spouse / Partner / Civil Partner <i>or if you are a lone parent your first / eldest child (regardless of age) - Add £2,573.00</i>	£
Child or Children under 11 Add £538.00 per child	£
Child or Children aged 11-15 Add £1,076.00 per child	£
Child or Children aged 16-17 Add £1,431.00 per child	£
Child or Children aged 18-19 <i>if in full time further (not higher) education in 2008/09 only - Add £2,059.00 per child</i>	£

(d) Maximum Dependants Allowance applicable before means-testing:	£	(= fig d1)
Step A2 (ii): DIPLOMA STUDENTS ONLY		
<i>Calculate the maximum Dependents Allowance available to you before income-assessment</i>		
Your Dependants		Your Figures
Your Spouse / Partner / Civil Partner or if you are a lone parent your first / eldest child (regardless of age) - Add £2,181.00	£	
Child or Children under 11 Add £461.00 per child	£	
Child or Children aged 11-15 Add £916.00 per child	£	
Child or Children aged 16-17 Add £1,213.00 per child	£	
Child or Children aged 18-19 if in full time further (not higher) education in 2008/09 only - Add £1,738.00 per child	£	
Your Maximum Dependants Allowance before final income assessment:	£	(fig d2)
Step A3: DEGREE AND DIPLOMA STUDENTS		
<i>Apply Disregards to your Residual Income – do not include yourself in this calculation</i>		
(e1) DEGREE: £1,125.00 x (no. of your dependants, including your spouse / civil partner / partner, if applicable) =	£	(=fig e1)
OR:		
(e2) DIPLOMA: £909.00 x (no. of your dependants including your spouse / civil partner / partner, if applicable) =	£	(=fig e2)
<i>Now deduct the above amount (fig e1 or e2) from the figure you have entered for fig c in Step A1. This will give you your final Residual Income amount:</i>	£	(=fig f)
Step A4: DEGREE AND DIPLOMA STUDENTS		
<i>Calculate your final Dependents Allowance amount</i>		
1. Enter your Residual Income figure from Step A3 (fig f) :	£	(=fig g)
2. Enter your 'Maximum Dependants Allowance' figure (fig d) from Step A2 (i) or (ii):	£	(=fig h)
3. Deduct the Residual Income figure (fig g) from the maximum Dependants Allowance amount (fig g from fig h) <i>If the resultant figure is a 'minus' figure, your</i>	£	(Total)

Dependants Allowance entitlement for the academic year will be NIL and the minus figure is then regarded as 'excess income'	
Your total Dependents Allowance =	£ (fig i)
If your amount for (fig f) is nil and there is a minus figure, add this here as the EXCESS INCOME FIGURE =	£ (fig x)
Step A5: DEGREE AND DIPLOMA STUDENTS <i>Calculate your possible Childcare Allowance entitlement</i>	
1. How much will your registered childcare costs be per week in the period 01/09/08 to 31/08/09? Remember to deduct any periods your child or children receive(s) Free Early Years Education	£ (= fig j)
2. How many weeks will you be paying this for in the 2008/09 academic year?	<input style="width: 40px; height: 20px;" type="text"/> Weeks (= fig k)
3. Multiply (fig j) by (fig k) for your total childcare costs in the academic year 2008/09	£
4. The NHS Bursary Childcare Allowance will pay up to £123.28 per week for one child and £182.75 per week for two or more children: Multiply the number of weeks by the applicable amount for your child/children to get your maximum available childcare allowance amount <u>before</u> final income assessment:	£ (=fig l)
STEP A6: ALL STUDENTS <i>Calculate your Childcare Allowance entitlement</i>	
<p><u>To determine the amount of CCA you may receive:</u></p> <p>If the final Dependents Allowance figure you entered in Step A4 (fig f) is <u>above £0.00</u>, you will receive this amount of Dependents Allowance and then the maximum amount of CCA (and SPA if you are a lone parent) available to you (Step A5, fig l), as there is no further residual income to take into account.</p> <p><u>HOWEVER:</u></p> <p>If the final Dependents Allowance figure you entered at STEP A4 is a 'minus' figure, and you have entered an excess income amount (fig x), this means that you still have remaining residual income, which has to be applied to your Childcare and Single Parents Allowance (if applicable) entitlements:</p>	
1) Your Excess Income amount (as in Step A4 fig x)	£ (= fig x)
2) LONE PARENTS ONLY – Deduct:	£ (= fig m)

£1,076.00 from fig x if you are a Diploma student £1,270.00 from fig x if you are a Degree student	
3) Enter your final childcare allowance entitlement as at Step A5 (fig I)	£ (=fig n)
Now <u>deduct</u> the amount from fig x (or fig m if you are a lone parent) from the amount you have entered for fig n above. This is your estimated Childcare Allowance entitlement for 2008/09:	£
<p>NOTES:</p> <p><i>If there is still a minus figure after you have carried out all the above calculations, (i.e. your Excess income amount at fig x or fig m is higher than your final childcare allowance entitlement) then you have excess income remaining and you will not be entitled to any Dependents, Childcare or Single Parent Allowances this academic year (unless there is a change in your circumstances).</i></p> <p>If the final amount does not result in a minus figure (i.e. your excess income amount at fig x or fig m is lower than your final childcare entitlement at fig n), this is the likely amount that you may receive towards your childcare costs for the 2008/09 academic year</p>	

CATEGORY B (New Scheme) Students: Example of a Childcare / Dependents Allowance Calculation 2008/09

Step B1: From the financial information that you provide on your application form, we will calculate your estimated residual household income for the academic year 1st September 2007 to 31st August 2008 by deducting the given estimated expenses from the total income declared.

The figures below are for example only to help illustrate the process:

Example B1: Residual Income	
<i>Student B is commencing the second year of his course in September 2008. He lives with his partner and two children in London and has declared the following income and expenses on his 2008/09 Bursary application form:</i>	
Declared income:	
Partner's income from employment	£21,500.00
Bank / Building society interest	£ 525.00
<i>(a) Total gross income:</i>	<i>£22,025.00 (a)</i>
Declared Expenses:	
Income Tax	£4,500.00
National Insurance contributions	£1,020.00
Personal pension contributions	£ 960.00
Life insurance premiums	£ 444.00
Mortgage payments	£10,000.00
<i>(b) Total Expenses:</i>	<i>£16,924.00 (b)</i>
Income less expenses (a) – (b)	£5,101.00

Step B2: There is a standard disregard of residual income, and this is applied during the income-assessment process. The amounts applicable will depend on whether the student is studying at degree or diploma level:

Example B2: Disregard of Income		
As mentioned in Step 1, Student B lives with his partner and two children. Three family members will therefore be included in the disregard of the declared income:		
	Degree	Diploma
Amount to be disregarded per Dependent:	£ 1,125.00 each dependent/family member	£ 909.00 each dependent/family member
Total Disregard amount:	£1,125.00 x 3 = £3,375.00	£909.00 x 3 = £2,727.00
Balance of income:	£5,101.00 less £3,375.00 = £1,726.00	£5,101.00 less £2,727.00 =

		£2,374.00
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Step B3: Next, we work out the **maximum** amount of Dependants Allowance the student in the example would be entitled to before income-assessment.

The MAXIMUM rates applicable for Dependants Allowances for the 2008/09 academic year are as follows:

Example B3: Maximum Dependants Allowance rates for 2008/09			
Degree		Diploma	
Spouse / Civil Partner or Partner (or first child if student is a lone parent)	£2,573.00	Spouse / Partner (or first child if student is a lone parent)	£2,181.00
Each subsequent child:	£525.00	Each subsequent child	£525.00

Step B4: This stage involves the calculation of the student's entitlement to Dependants Allowances – the Net Residual Income from **Example B2** is deducted from the maximum available Dependants Allowance, as per **Example B3**:

Example B4: Calculation of Dependents Allowance entitlement		
	Degree	Diploma
a) Maximum dependents allowance entitlement <u>before</u> deductions	£2,573.00 + £525.00 + £525.00 = £3,623.00	£2,181.00 + £525 + £525 = £3,231.00
b) Less final residual income of £1,487.00 (deg) or £2,120.00 (dip)	£3,623.00 less £1,726.00 = £1,897.00	£3,231.00 less £2,374.00 = £857.00
c) Total Dependents Allowance entitlement:	£1,897.00	£857.00

Step B5: Now that the student's entitlement to Dependants Allowances has been determined, we can finalise how much Childcare Allowance he will receive:

Example B5: Childcare Costs calculation	
Student A has declared the following information on his Childcare Application form:	
Child 1: childcare for 38 weeks at £200.00 per week within the period 01/09/08 to 31/08/09	£7,600.00
Child 2: childcare for 38 weeks at £200.00 per week in the same period	£7,600.00
Actual childcare costs in 2008/09	£15,200.00

The NHS Bursary Childcare Allowance will pay a net maximum of £182.75 per week for two or more children. The maximum amount Student B could receive towards his childcare costs this academic year would be:

$£182.75 \text{ per week} \times 38 \text{ weeks} = \mathbf{£6,944.50}$

As there is no further Residual Income to deduct from this amount, this is the actual amount of Childcare Allowance the student would be awarded for the academic year. As the student has dependent children, he will also be entitled to the Parent Learning Allowance.

Step B6: The Maximum final Bursary awards for our student in 2008/09, depending on whether he was studying at degree or diploma level, would be:

Example B6: Final NHS Bursary Award 2008/09		
	Degree	Diploma
Basic Award (living in London)	£3,306.00 ⁵	£7,629.00
Dependents Allowance	£2,136.00	£677.00
Childcare Allowance	£6,944.50	£6,944.50
Parent Learning Allowance	£1,270.00	£1,076.00
Extra Weeks Allowance for course lasting 34 weeks in 2008/09	£412.00 4 additional weeks @ £100.00 per week	N/a
TOTALS:	£13,829.50⁶	£16,506.50

PLEASE NOTE:

These examples are intended as a guide to the calculation process only; it is not possible to cover every student's individual circumstances and **we cannot guarantee you will receive help with childcare costs**. Your actual entitlement can only be determined after you have completed and submitted the necessary NHS Bursary application forms for NHS Student Bursaries to assess.

If you wish to *estimate* your own possible entitlement to Dependents and/or Childcare and Parent Learning Allowances (where applicable) in 2008/09, 'Ready Reckoner B' on the following pages should assist you to do so.

⁵ This figure is based on a course duration of 30 weeks in the 2008/09 academic year. Degree students receive Extra Weeks Allowance for each week of their course which is over 30 weeks and 3 days. The basic bursary for Diploma (DipHE) students is automatically awarded on the basis that the course duration is 45 weeks or more.

⁶ Degree students may also be entitled to a Local Authority student loan as an additional means of financial support. See booklet B: *Financial Help for NHS Students* for further information

NHS Bursary Childcare and Dependents Allowances 2008/09 Ready Reckoner Sheet B – *Category B (New Scheme) students only*

Step B1: DEGREE AND DIPLOMA STUDENTS <i>Calculate your residual income</i>	
Details of <u>income</u>	Your figures <i>Include estimated income for the period 1 September 2008 to 31st August 2009 ONLY</i>
1. Gross salary, wages or income from self-employment <i>(Spouse, Civil Partner or Partner only, where applicable)</i>	£
2. Sponsorship / Scholarship / Cadetship <i>(Student, Spouse, Civil Partner or Partner)</i>	£
3. Any income from an employer if you are to be released (i.e. seconded) by them to attend the course <i>(Student ONLY)</i>	£
4. Pension Income (state retirement or private / company pension) <i>(Student, Spouse, Civil Partner, Partner)</i>	£
5. Bank or Building Society interest (after tax) <i>(Student, Spouse, Civil Partner, Partner)</i>	£
6. Other unearned income (after tax) e.g. shares / dividends <i>(Student, Spouse, Civil Partner, Partner)</i>	£
7. Income from Land or Property <i>(Student, Spouse, Civil Partner, Partner)</i>	£
8. Income from Trust funds / Covenants <i>(Student, Spouse, Civil Partner, Partner)</i>	£
9. Taxable Social Security Benefits DO NOT INCLUDE: <i>Child Benefit, Attendance Allowance, Mobility and Disability Living Allowance, Child Tax Credit, Child Benefit, or Working Tax Credit</i>	£
10. Maintenance payments received and / or any other income not shown above <i>(Student, Spouse, Civil Partner, Partner)</i>	£
(a) Your Total Estimated Income:	£ (= fig a)

Details of <u>expenses</u>	Your figures <i>Include estimated expenses for the period 1 September 2008 to 31st August 2009 ONLY</i>
1. Income Tax (Spouse, Civil Partner, Partner ONLY)	£
2. National Insurance Contributions (Spouse, Civil Partner, Partner ONLY)	£
3. Employee Pension Contributions (Spouse, Civil Partner, Partner ONLY)	£
4. Payments into a Personal Pension Scheme (Student, Spouse, Civil Partner, Partner) – <i>Do NOT include payments into a company or employers pension scheme</i>	£
5. Life Assurance Premiums: (Student, Spouse, Civil Partner, Partner)	£
6. Your Annual Mortgage or Rent Payments: (Student, Spouse, Civil Partner, Partner)	£
7. Wages for Domestic Help: (Student, Spouse, Civil Partner, Partner) <i>Include the cost of domestic assistance resulting from the care of a member of your household who has a disability or ongoing serious illness</i>	£
8. Maintenance payments made as a result of a court order, etc.:	£
b) Your Total Estimated Expenses:	£ (= fig b)
c) Your estimated Residual Income (fig a minus fig b):	£ (=fig c)

Step B2 (i): DEGREE students: <i>Calculate the maximum Dependents Allowance available to you before income-assessment</i>	
Your Dependants	Your Figures
Your Spouse / Partner / Civil Partner (or if you are a lone parent, your first child) Add £2,573.00	£
Child 1 (if applicable) Add £525.00	£
Child 2 (if applicable) Add £525.00	£
Child 3 (if applicable) Add £525.00	£
Child 4 (if applicable) Add £525.00	£

Your Maximum available Dependants Allowance:	£ (= fig d)
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Step B2 (ii): DIPLOMA students	
<i>Calculate the maximum Dependents Allowance available to you before income-assessment</i>	
Your Dependants	Your Figures
Your Spouse / Partner / Civil Partner <i>(or if you are a lone parent your first child)</i> Add £2,181.00	£
Child 1 <i>(if applicable)</i> Add £525.00	£
Child 2 <i>(if applicable)</i> Add £525.00	£
Child 3 <i>(if applicable)</i> Add £525.00	£
Child 4 <i>(if applicable)</i> Add £525.00	£
Maximum Dependants Allowance applicable before means-testing:	£ (fig d)

Step B3: ALL NEW STUDENTS	
<i>Apply Disregards to your Residual Income figure</i>	
DEGREE students: <i>deduct £1,125.00 per family member</i> DIPLOMA students: <i>deduct £ 909.00 per family member</i> Do not include yourself in this calculation	
DEGREE: £1,125.00 x (no. of your dependants) =	£ (= fig e1)
OR:	
DIPLOMA: £909.00 x (no. of your dependants) =	£ (= fig e2)
Now deduct the above amount (fig e) from the figure you have entered for fig c in Step A1 . This will give you your 'Residual Income' :	£ (=fig f)

Step B4: DEGREE AND DIPLOMA STUDENTS	
Calculate your final Dependents Allowance amount	
1. Enter your Residual Income figure from Step B3 (fig f):	£ (=fig g)
2. Enter your 'Maximum Dependants Allowance' figure (fig d) from Step B2:	£ (=fig h)
3. Deduct the Residual Income figure (fig g) from the maximum Dependants Allowance	£

amount (fig g from fig h) <i>If the resultant figure is a 'minus' figure, your Dependents Allowance entitlement for the academic year will be NIL and the minus figure is then regarded as excess income</i>	£	
Your total Dependents Allowance =	£	(fig l)
<i>If your amount for (fig f) is nil and there is a minus figure, add this here as the EXCESS INCOME FIGURE =</i>	£	(fig x)

Step B5: DEGREE AND DIPLOMA STUDENTS		
<i>Calculate your possible Childcare Allowance entitlement</i>		
1. How much will your registered childcare costs be per week in the period 1 September 2008 to 31 August 2009? <i>Remember to deduct any periods your child or children receive(s) Free Early Years Education</i>	£	(= fig j)
2. How many weeks will you be paying this for?	_____ Weeks	(= fig k)
3. Multiply (fig j) by (fig k) for your total childcare costs in the academic year 2008/09	£	
4. The NHS Bursary Childcare Allowance will pay up to £123.25 per week for one child and £182.75 per week for two or more children. <i>Multiply the number of weeks by the applicable amount for your child/children to get your maximum available childcare allowance amount before income -assessment:</i>	£	(= fig l)

STEP B6: DEGREE AND DIPLOMA STUDENTS		
<i>Calculate your entitlement to Childcare Allowance</i>		
<u>To determine the amount of CCA you may receive:</u>		
<p>If the final Dependents Allowance figure you entered in Step B4 (fig f) is above £0.00, you will receive this amount of Dependents Allowance and then the maximum amount of CCA (and SPA if you are a lone parent) available to you (as in Step A5, fig l), as there is no further residual income to take into account.</p> <p>HOWEVER: If the final Dependents Allowance figure you entered at STEP B4 is a 'minus' figure, and you have entered an excess income amount ('fig x'), this means that you still have remaining residual income, which has to be applied to your Childcare and Single Parents Allowance (if applicable) entitlements:</p>		

1) Your Excess Income amount (as in Step B4 fig x):	£ (=fig x)
2) PARENT LEARNING ALLOWANCE Deduct: £1,076 from fig x if you are a Diploma student: £1,270 from fig x if you are a Degree student:	£ (=fig m)
3) Enter your final childcare allowance entitlement as at Step B5 (fig l) :	£ (=fig n)
4) fig n – fig m = Your final estimated Childcare Allowance for 2008/09:	£
PLEASE NOTE: <i>If there is still a minus figure after all calculations, (i.e. your excess income amount at fig x is higher than your final childcare allowance entitlement) then you have excess income remaining and you will not be entitled to any Dependents, Childcare or Parent Learning Allowances this academic year (unless there is a change in your circumstances).</i> <i>If the final amount does not result in a minus figure (i.e. your excess income amount at fig x or m is lower than your final childcare entitlement at fig n), this is the likely amount that you may receive towards your childcare costs for the 2008/09 academic year</i>	

Final Note

If your final Childcare Allowance figure after deductions is above £0.00, this is the likely amount you could receive to assist you with your childcare costs for the year. If you still have an amount remaining after all deductions, it is possible that you will NOT be entitled to receive either Dependant or Childcare Allowances for the 2008/09 academic year.

This booklet is intended as a guide to determine your likely entitlement to CCA and other additional income-assessed allowances only. You may still wish to submit an application to NHS Student Bursaries to determine the amount you will actually receive. You will be informed of the final outcome in writing.

Appendix: Useful Contacts

<p>NHS Business Services Authority: Student Bursaries</p> <p>Hesketh House 200-220 Broadway FLEETWOOD Lancashire FY7 8SS</p> <p>Student Helpline: 0845 358 6655</p> <p>Website: www.nhsstudentgrants.co.uk</p>	<p>OFSTED</p> <p>Royal Exchange Buildings St Ann's Square Manchester M2 7LA</p> <p>Website: http://www.ofsted.gov.uk</p> <p>Email: enquiries@ofsted.gov.uk</p> <p>Telephone: 08456 404045 / 404040</p>
<p>Tax Credits – HM Revenue and Customs</p> <p>http://www.hmrc.gov.uk/</p> <p>Tel.: 0845 300 3900</p> <p>Textphone: 0845 300 3909</p>	<p>Free Early Years Education</p> <p>Website links:</p> <p>DIRECT GOV: http://www.direct.gov.uk</p> <p>SURESTART: http://www.surestart.gov.uk</p>
<p>Care Standards Institute for Wales (CSIW)</p> <p>Care and Social Services Inspectorate Wales Cathays Park Cardiff CF10 3NQ</p> <p>Telephone: 01443 848450 Fax: 029 2082 3417 E-mail: cssiw@wales.gsi.gov.uk Website: www.cssiw.org.uk</p>	<p>Scottish Commission for the Regulation of Care (SCRC)</p> <p>Care Commission Headquarters Compass House Discovery Quay 11 Riverside Drive Dundee DD1 4NY</p> <p>Tel.: 01382 207100 or 0845 60 30 890 Website: www.carecommission.com</p>

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