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2025/26

Dependants' Grants

A Guide to Dependents' Grants for Full Time
Student Parents in Higher Education



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What is this guide about?

If you have any children or adult dependants and you want to go into higher education, there is additional financial help available on top of your main student finance, including a means-tested Childcare Grant, Parents' Learning Allowance and Adult Dependents' Grant. These grants don't usually have to be paid back. This guide explains what you can get and how you can get it.

Who is this guide for?

This guide is for full-time students who are ordinarily resident in Northern Ireland and are studying degree, initial teacher training (ITT) or HND/HNC/Foundation Degree level courses.

This booklet is for guidance only and does not cover all circumstances. It is not a statement of the law.



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DO I QUALIFY?

Childcare Grant

This section gives some brief information about the rules we use to establish if you are eligible to receive the Childcare Grant.

You can apply for the Childcare Grant if you:

- are a full-time undergraduate student and are studying a degree, initial teacher training, or HND / HNC / Foundation Degree level course
- have dependent children under 15 and they are in registered or approved childcare (childcare that qualifies for the grant)
- have dependent children under 17 with special educational needs and they are in registered or approved childcare (childcare that qualifies for the grant)

You may also be able to get the Childcare Grant if you are ordinarily resident in Northern Ireland, are studying abroad as part of your UK course and are able to use childcare provided under a Ministry of Defence accreditation scheme while you are abroad.

You will not qualify for the Childcare Grant if you or your husband, wife or partner is:

- in receipt of tax-free childcare from HM Revenue and Customs
- in receipt of funded childcare for 3 and 4 year olds
- in receipt of the childcare element of a healthcare bursary or Scottish Healthcare Allowance
- in receipt of the childcare element of Working Tax Credit from HM Revenue and Customs or Universal Credit from Department for Communities



Types of childcare that qualify

Not all types of childcare qualify for the Childcare Grant. The conditions your childcare provider needs to meet vary depending on where in the UK you study and are outlined on pages five and six.



Childcare in Northern Ireland

If you are ordinarily resident in Northern Ireland and you are studying in Northern Ireland, you can apply for the Childcare Grant if you use any of the following types of childcare:

- childcare provided by a childminder, nursery or play scheme registered by a Health and Social Care Trust
- childcare provided by an out of school hours club, located on school grounds and run by a school, or by the Education Authority or registered by a Health and Social Care Trust
- childcare provided by an approved foster carer (the care must be for a child who is not being fostered by the foster carer)
- childcare provided in the child's own home by a carer approved under the Home Childcarer Approval Scheme



Childcare in England

If you are ordinarily resident in Northern Ireland and you are studying in England, you can apply for the Childcare Grant if you use any of the following types of childcare:

- childcare providers registered with Ofsted
- childcare provided by a school out of hours – on school premises or on premises that are covered by the Ofsted inspection of the school
- childcare provided by a care worker or nurse from an agency registered with the Care Quality Commission (this type of childcare can be provided in the child's own home)
- childcare provided by an approved foster carer (the care must be for the child who is not being fostered by the foster carer)

Not all types of childcare qualify for the Childcare Grant.



Childcare in Wales

If you are ordinarily resident in Northern Ireland and you are studying in Wales, you can apply for the Childcare Grant if you use any of the following types of childcare:

- childcare provided by a childminder, nursery or play scheme registered with the Care Inspectorate Wales
- childcare provided by out of school hours clubs, located on school grounds and run by a school or local authority
- childcare provided in the child's own home by a care worker or nurse from an agency registered by the Care Inspectorate Wales
- childcare provided by an approved foster carer (the care must be for a child who is not being fostered by the foster carer)
- childcare provided in the child's own home by a carer approved under the Care Inspectorate Wales



Childcare in Scotland

If you are ordinarily resident in Northern Ireland and you are studying in Scotland, you can apply for the Childcare Grant if you use any of the following types of childcare:

- childcare provided by a childminder, nursery or play schemes registered by the Care Inspectorate Scotland
- childcare provided by out of school hours clubs registered with the Care Inspectorate, located on school grounds and run by a school or local authority
- childcare provided by an approved foster carer (the care must be for a child who is not being fostered by the foster carer)
- childcare provided in the child's own home by (or introduced through) a childcare agency, sitter service or nanny agency that is registered with the Care Inspectorate Scotland



What if the registered or approved childcare provider I use is my partner or a relative of my child?

You will not be able to receive the Childcare Grant if the childcare is provided by a registered or approved childcare provider who:

- is your partner
- is a relative of your child and providing care in your child's home
- is a relative of your child and is providing care away from your child's home and is only caring for children he or she is related to

A relative of the child means a parent, grandparent, aunt, uncle, brother or sister related by blood or marriage, or a person with a strong relationship to the child (for example, someone acting as a parent to their partner's children).

If you have any questions about the meaning of 'relative' ask your local Student Finance Northern Ireland (SFNI) Office.

Parents' Learning Allowance

You can apply for Parents' Learning Allowance if you're a full-time undergraduate student or a full-time postgraduate initial teacher training student and have children who depend on you. This allowance helps with the extra costs associated with being a parent and a student. You don't need to be paying for childcare to be eligible.

Adult Dependents' Grant

You can apply for Adult Dependents' Grant if you're a full-time undergraduate student or full-time postgraduate initial teacher training student and have a husband, wife, partner or civil partner or if you have an adult who is wholly or mainly financially dependent on you. You can't count grown-up children as adult dependants.



WHAT HELP CAN I GET?

Childcare Grant

What is it for?	To help with childcare costs if you have a dependent child aged under 15 at the beginning of the academic year (or under 17 if they have special educational needs) and they are in registered or approved childcare.
How much can I get?	Depending on household income (the income of your husband, wife, civil partner or partner) and any dependants, you can apply for 85% of your actual childcare costs during term times and holidays. You can get up to £148.75 a week for one child or up to £255 a week for more than one child.
How do I apply?	<p>You need to apply using the CCG1 form which will be sent to you automatically when you apply online for student finance. You must send your children's long birth certificates.</p> <p>In addition, your childcare provider will be required to return a completed CCG2P form by the:</p> <p>end of October 2025 - to confirm payments made from 1 September.</p> <p>end of January 2026 - to confirm payments made since the last CCG2P.</p> <p>beginning of September 2026 - to confirm any remaining payments made in the year ended 31 August 2026 (mid July 2026 if you are in the final year of your course, and you do not use childcare during the summer break).</p> <p>Please contact your local SFNI Office for clarification on above dates.</p> <p>If you, or your childcare provider cannot provide the necessary information by these dates, contact your local SFNI Office. You will not receive your next instalment of the Childcare Grant if the above-mentioned forms are not returned by each of the dates stated above. If the above-mentioned forms are returned late, this might delay your next Childcare Grant payment. If these forms are not returned at all, you may lose your Childcare Grant and be asked to repay any Childcare Grant that you have already received.</p>
How is it paid?	Usually in three instalments, one at the start of each term, direct to your bank account. It is your responsibility to make relevant payments to your childcare provider.

Childcare Grant

Do I have to pay it back?	No, unless you were overpaid due to a change in your circumstances, or you don't confirm the actual costs when we ask you to. You may also have to pay it back if your household's actual income and outgoings were different from those you gave in your application.
Anything else?	<p>If you claim Income Support, Housing Benefit or Universal Credit, the local Jobs and Benefits Office or Housing Executive should not take account of any payments you receive through the Childcare Grant.</p> <p>All three and four year old children are entitled to a free, part-time early learning place (for 15 hours a week, 38 weeks a year) in a pre-school setting such as a nursery. The Childcare Grant won't be paid for any period covered by this free place. However, it can be paid to cover the cost of any extra childcare you use over and above this.</p> <p>If you leave your course of study early, you will be required to repay some of the grant paid to you. Discuss with your university or college before you decide to leave. You must also inform your local SFNI Office that you have left your course so that your support can be reassessed. Any overpayment of grant which is not repaid immediately will be deducted from your next year's support.</p>

The Childcare Grant is payable in advance, and you need to provide an estimate of the cost of your childcare, alongside estimates of your income and expenditure.

If the amount of your childcare costs changes before your next verification date or if your child is no longer in childcare you must inform your local SFNI Office immediately so that your support can be adjusted.

You can make an initial application without specifying a named childcare provider. However, if you do not identify a childcare provider the amount of Childcare Grant payable will be limited to £115 a week or 85% of actual costs, whichever is the lower and will be limited to one quarter (term) of the academic year.

Once the provider details are supplied, you will have your application reassessed. Any shortfall will be reimbursed and the Childcare Grant paid thereafter at the appropriate amount. If your childcare provider is not registered or approved, then you will be overpaid by the amount of Childcare Grant paid and will be required to make a refund.

If you have to pay childcare costs between the start of your academic year (usually 1 September) and the first day of your first term, your first payment will cover this period.

If your 2025/26 academic year begins in the autumn, the earliest you can start claiming a Childcare Grant is from 1 September 2025. If you have to pay childcare costs during your summer holiday, these will be included in your final term's instalment. The summer holiday is usually up to and including 31 August. If you are in the final year of your course, the Childcare Grant can only be paid until the last day of your final term.



Pre-school Education

Funded pre-school education is provided under the Pre-School Education Programme (PSEP). This is a programme funded by the Department of Education (DE) with the aim to provide one year of non-compulsory pre-school education to every child in their immediate pre-school year whose family want it. It provides a rich variety of challenging play-based learning activities and other experiences in a stimulating environment and will help prepare your child for primary school.

The PSEP is managed by the Education Authority (EA) on behalf of DE and provides funded pre-school education places over the academic school year (i.e. September to June); it is not free or funded childcare.

Information on childcare provision is available at [**Family Support NI**](#).

Pre-school education places are available in nursery schools, primary schools with nursery units and voluntary/private settings that have funded places.

Pre-school education is not defined according to sectors so all pre-school education settings, regardless of location, are considered accessible to children from all backgrounds. All pre-school settings follow the same curricular guidance and they are all inspected to the same educational standards.

Parents' Learning Allowance

What is it for?	To help with course-related costs if you have dependent children.
How much can I get?	The amount you can get depends on your income and the income of your husband, wife or partner (if you have one) and any dependants. You can get up to £1,538 a year.
How is it paid?	Usually in three instalments, one at the start of each term, direct to your bank account.
Do I have to pay it back?	No, unless you have been overpaid because there is a change in your circumstances or because your household actual income and outgoings were different from those you gave in your application.
Anything else?	<p>You can apply for Parents' Learning Allowance even if you do not get the Childcare Grant.</p> <p>If you are a single parent, you can apply for a Special Support Grant and Parents' Learning Allowance. You should send your child's long birth certificate and your most recent Tax Credit or Universal Credit Claimant Statement.</p> <p>Jobs and Benefits Office do not count Parents' Learning Allowance when working out your other benefits, so you do not have to choose between Parents' Learning Allowance and those other benefits.</p>

Adult Dependents' Grant

What is it for?	To help cover extra costs if you have an adult who depends on you financially.
How much can I get?	The amount you can receive depends on your income and the income of your dependants (including your husband, wife or partner). You can get up to £2,695 a year.
How is it paid?	Usually in three instalments, one at the start of each term, direct to your bank account.
Do I have to pay it back?	No, unless you have been overpaid because there is a change in your circumstances or because your household actual income and outgoings were different from those you gave in your application.
Anything else?	<p>An adult dependant could be:</p> <ul style="list-style-type: none">• your husband, wife or civil partner• a partner you live with as a couple, if you are over 25• another adult who depends on you financially (usually a member of your family) <p>An adult dependant cannot be:</p> <ul style="list-style-type: none">• a grown-up child• a partner or other adult who receives student financial support



Tax Credits / Universal Credit

Student loans to meet the costs of tuition fees, childcare and other course-related costs are not treated as income for tax credit purposes. However, the Adult Dependents' Grant will be taken into account as income. If you are receiving Child Tax Credit, Working Tax Credit or Universal Credit you may also be entitled to free school meals for your children. You can get more information about Tax Credits from the HM Revenue & Customs helpline on 0345 300 3900 (textphone: 0800 328 1344) or by visiting the website at www.hmrc.gov.uk/taxcredits. For help and advice with Universal Credit phone 0800 328 5644 or visit www.gov.uk/universal-credit



Benefits

Most full-time students are not entitled to income-related benefits. However certain groups (including single parents, student couples with dependent children and some disabled students) may be eligible for income-related benefits including Housing Benefit and some parts of Universal Credit. If you want to take a full-time course of education, you should ask your local Jobs and Benefits Office how this may affect your benefits.

If you are eligible for benefits, your Jobs and Benefits Office will take account of most of your Maintenance Loan (and any Adult Dependents' Grant) that you are entitled to. If you receive the Special Support Grant this will not be taken into account.



HOW TO FIND OUT MORE

You can get extra copies of this guide and the following student finance guides by visiting the Student Finance NI website at www.studentfinanceni.co.uk and downloading a copy.

Information for full-time students – Download ‘2025/26 Full Time - A Guide to Financial Support for Full Time Students in Higher Education’

Information for part-time students – Download ‘2025/26 Part Time - A Guide to Financial Support for Part Time Students in Higher Education’

Information about student loans – Download ‘2025/26 Terms and Conditions - Student Loans - A Guide to ‘Terms and Conditions’

Information for students with disability – Download ‘2025/26 DSA Students - Bridging the Gap: A Guide to the Disabled Students’ Allowance (DSA) in Higher Education’

Information on understanding your financial entitlement – Download ‘2025/26 How you are Paid - Full Time Higher Education Student Finance - A Guide to Entitlement to Support and Payment’

If you do not live in Northern Ireland, you can find out more information relevant to where you live at one of these websites:

England – www.gov.uk/studentfinance

Wales – www.studentfinancewales.co.uk

Scotland – www.saas.gov.uk

EU nationals – www.gov.uk/studentfinance

The information in this booklet is for guidance only and does not cover all circumstances.

If you need more help, you can contact the Customer Support Office on 0300 100 0077 between 8am to 8pm Monday to Friday and between 9am and 4pm on Saturday, or contact your local SFNI Office. You can get a list of the SFNI Offices contact details from the website at www.studentfinanceni.co.uk









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