



## Dependants' Grants - calculations

How are Dependants' Grants calculated? 

For students who started their course on or  
after 1 August 2013 

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# Dependants' Grants - calculations

## How are Dependants' Grants calculated?



The amount of Dependants' Grants that a student can get depends on their residual household income. The residual household income is calculated by deducting the relevant disregard from their household income.

The disregard varies depending on when the student started their course and their circumstances. The amount of residual income is then subtracted from the amount of grants that the student can apply for. If the residual household income is higher than the total amount of grants available, the student will not be entitled to Dependants' Grants.

The amount of grant awarded is applied to the Parents' Learning Allowance first, then Childcare Grant and finally Adult Dependants' Grant.

If the total amount of Parents' Learning Allowance awarded is at least 1p but less than £50, the student will be awarded the minimum Parents' Learning Allowance of £50.

# Dependants' Grants - calculations

## For students who started their course on or after 1 August 2013



The standard disregard applied will depend on the student's circumstances, as follows:

£6,159 for a student with no dependent children

£8,473 for a couple with one child

£9,627 for a couple with two or more children

£9,627 for a lone parent with one child

£10,792 for a lone parent with two or more children

### Example:

The student's partner has an income of £16,070 and they have two children. They have childcare costs of £150 a week for the whole academic year (52 weeks).

The relevant disregard is deducted from the household income:

**£16,070 - £9,627 = £6,443** residual income.

The student can apply for the following grants:

£2,834	Adult Dependants' Grant
£1,617	Parents' Learning Allowance
£6,630	Childcare Grant (85% of weekly amount of £150 x 52 weeks)
<b>£11,081</b>	<b>Total potential grant entitlement</b>

The residual income is then subtracted from the potential grant entitlement:

**£11,081 - £6,443 = £4,638** actual grant entitlement.

The grant is awarded as follows:

£1,617	Parents' Learning Allowance
£3,021	Childcare Grant
£0	Adult Dependants' Grant
<b>£4,638</b>	<b>Actual grant entitlement</b>

# Dependants' Grants - calculations

## For students who started their course before 1 August 2013



The standard disregard applied will depend on the student's circumstances, as follows:

£1,159 for a student with no dependent children
£3,473 for a couple with one child
£4,627 for a couple with two or more children
£4,627 for a lone parent with one child
£5,792 for a lone parent with two or more children

Students who started their course before 1 August 2013 can also have financial commitments taken into account. These commitments must have been in place before the start of their course and continue to be paid during the academic year. Examples of financial commitments that can be taken into account are mortgage, rent, Council Tax, life insurance and household insurance payments.

At the end of the academic year we'll write to the student and ask for evidence of their financial commitments paid throughout the academic year. If the student has overestimated their financial commitments, their Dependants' Grants entitlement will be reassessed and they may have to repay any overpayment. If they've underestimated we'll pay them the rest of the money they're entitled to. You can find out more information about this on the 'Dependants' Grants – finalisation' factsheet.

# Dependants' Grants - calculations

## Example:

The student's partner has an income of £15,000 and they have two children. They have a financial commitment of £2,000 per year for their rent and childcare costs of £200 per week for the whole of the academic year.

The financial commitment and relevant disregard is deducted from the household income:

**£15,000 - £2,000 - £4,627 = £8,373** residual income.

The student can apply for the following grants:

£2,834	Adult Dependants' Grant
£1,617	Parents' Learning Allowance
£8,840	Childcare Grant (85% of weekly amount of £200 x 52 weeks)
<b>£13,291</b>	<b>Total potential grant entitlement</b>

The residual income is then subtracted from the potential grant entitlement:

**£13,291 - £8,373 = £4,918** actual grant entitlement.

The grant is awarded as follows:

£1,617	Parents' Learning Allowance
£3,301	Childcare Grant
£0	Adult Dependants' Grant
<b>£4,918</b>	<b>Actual grant entitlement</b>