



UC & Students NASMA Nov 2024

Exercise pack



1. Sairah

Sairah is a single person, aged 22, and has autism. She gets PIP. She decides she wants to start a degree in September & applies for a student loan. She goes to Citizens Advice for advice on what financial support she might be entitled to both now and in the future.

She makes a claim for UC and has a WCA in the May. She is awarded LCW 3 months later.

She starts university in September.

Can she continue to receive UC?

2. Markus

Markus has been diagnosed with anxiety & depression. He gets PIP. He is 23, single & works part-time at a local sports centre. He starts a degree but quickly realises he cannot cope with working and studying. He has never claimed any benefits before. He stops work to manage his studies.

Can he claim UC?

3. Daniel

Daniel is a single parent, aged 29, gets IR ESA and is in the support group, HB, CTC. He also gets PIP. He moves to another area with his daughter aged 5 to start a degree course at Uni. He will no longer be entitled to HB as he has moved LA areas.

Can he claim UC?

What will his UC claim include?

4. Sophia

Sophia is a single person, aged 26, and has enrolled on an undergraduate degree to start in September. She already claims UC with LCWRA, PIP, and will receive a student loan for her living costs. Her rent is £500 per month.

Her UC MAP runs from the 26th of the month to the 25th of the following month. Her course starts on the 19th September and finishes on 12th May.

She lives outside of London.

Use the template to calculate how much UC she would get as a student.

Maximum loan for living costs for students eligible to claim benefits 2024/25

	Special support element	Maintenance element*	Total maintenance loan
Parental home	£4'327	£5'831	£10'158
London	£4'327	£10'230	£14'557
Elsewhere	£4'327	£7'331	£11'658

UC rates 2024/25

Standard Allowance - £393.45 (2024/25)

Child Responsibility Elements - £287.92 (born after 06/04/17)

Disabled Child Elements (DCE) - £156.11 / £487.58

Limited Capability for Work/Work Related Activity Element - £416.19 (£0 for LCW after 2017)

Carer Element - £198.31

Child Care Cost Element – variable (up to 85% / max)

Housing Element (eligible rent or mortgage interest) – variable

Sophia

Maximum UC	£
Minus	
Student income	£
Other income	£0.00
Equals UC of	£

How much UC is she entitled to during the Summer?