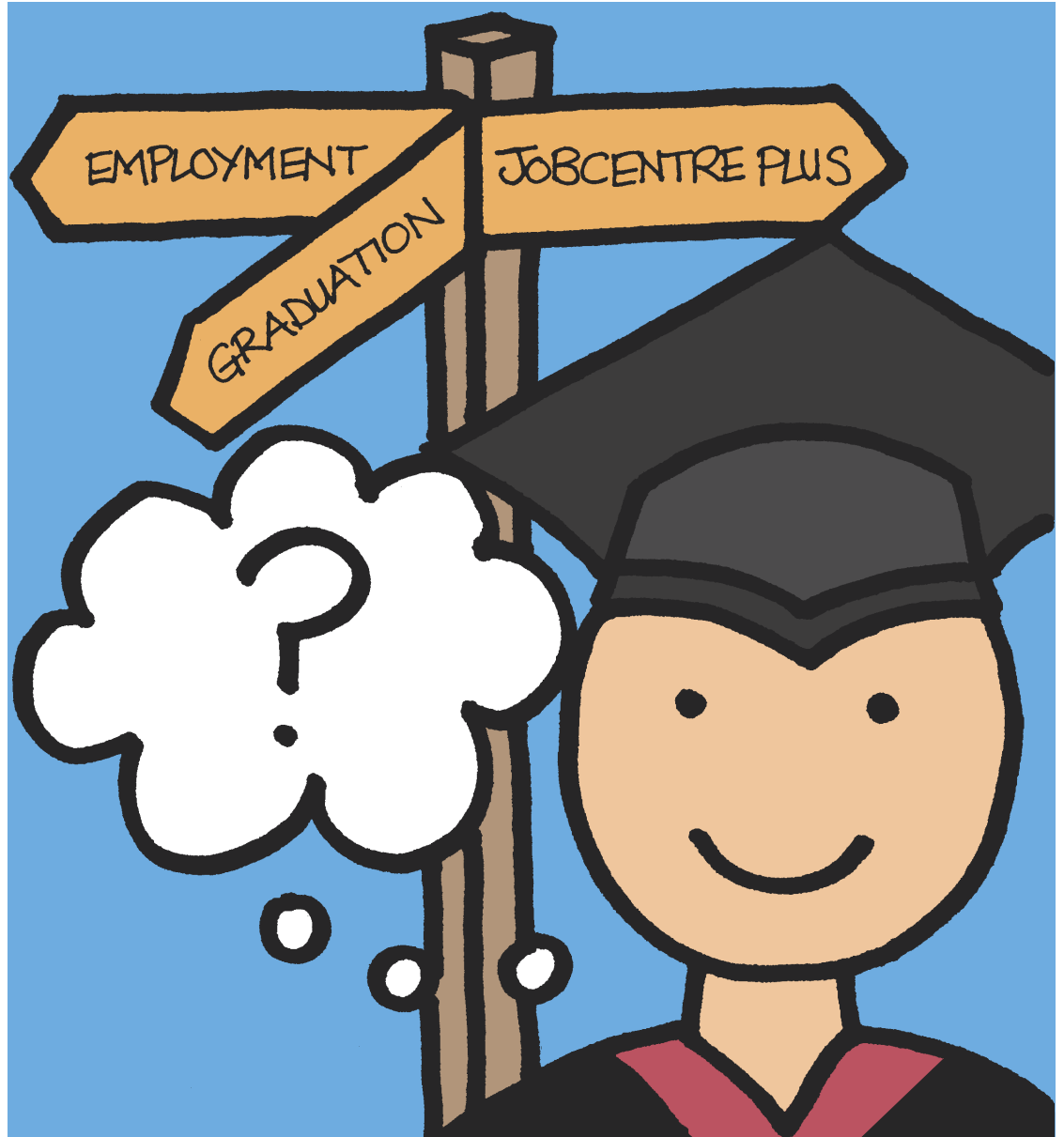




Final Year Students

Your Rights to claim Benefits



Advice Centre

Manchester Metropolitan Students' Union

99 Oxford Road Manchester, M1 7EL

Contact us:

Manchester 0161 247 6533

2009/2010

Now that you have finished or nearly finished your course you'll need to understand what funding options you have for the future. For most MMU final year students the end of term (25th June 2010) will also mark the end of your time as a full time student. Your student funding isn't intended to support you past that point so, if you don't have a full time job yet, you may need to consider claiming benefits.

This guide applies to final year students who were not eligible to claim benefits during their course. Seek advice from the Advice Centre if you're a single parent (with a child aged under 10), you are sick or disabled, you're a carer or you're over pension age.

When Can I Claim?

You can claim benefits from the first working day after your term officially ends. For most MMU students this will be Monday 28th June 2010. Do claim promptly because it is difficult to get benefit backdated.

What if I Intend to Start Another Course Soon?

If you have finished one course and will shortly be starting another, you can claim benefit in the period between courses. E.g: Graduates who will be starting a postgraduate course, including PGCE.

NB. If you are moving from one undergraduate course to another then contact the Advice Centre for an appointment.

What if I will be Starting a Permanent Job Soon?

You can claim benefit for the period before your job starts. You will need to confirm that you are available for work in this intervening period.

Which Benefits Can I Claim?

You may qualify for:

- Jobseekers Allowance
- Housing Benefit / Local Housing Allowance
- Council Tax Benefit

Jobseekers Allowance (JSA)

JSA is a benefit for people who are required to sign on as available for full-time work. If you are not available for work (for instance because you are sick or are a carer) please contact the Advice Centre.

JSA comes in two forms:

- Contribution-based JSA. In order to qualify you will need to have paid a certain number of National Insurance contributions in the years preceding your claim. Most students are not eligible for Contribution-based JSA and will need to claim Income-based JSA instead.
- Income-based JSA. This is a means-tested benefit for people who have not paid sufficient National Insurance contributions to qualify for Contribution-based JSA. In order to get Income-based JSA,

you must:

- Be available for and actively seeking full time work
- Have not more than £16,000 savings
- Be 'habitually resident' in the UK
- Not be subject to 'immigration control'

If you have a part-time job, your earnings will be taken into account. You will not be eligible for JSA if you work for 16 or more hours a week.

Couples

If you are living with someone as a couple, you will be assessed as a couple, on the basis of your joint income and joint savings. You will be classed as a couple if you are a married couple, opposite-sex partners, civil partners and same-sex partners. If one of you works for less than 16 hours a week, the other can work up to a maximum of 24 hours a week. Couples who do not have children will normally both have to register as available for work.

NB. Couples who do not have children, are aged 25 or over and who work 30 hours or more a week can usually claim Working Tax Credits. Contact the Advice Centre if you would like more information on this.

How to Claim JSA

To make a claim you can phone the Jobcentre Plus on 0800 055 6688/Textphone 0800 0234 888 (Monday to Friday 8am – 6pm).

Your call will be put through to a Jobcentre Plus contact centre and you'll speak to a First Contact Officer (FCO). Once your details have been taken over the telephone, the FCO will arrange an appointment at your local Jobcentre Plus office.

You can also apply online at [.After you've applied online you'll receive a call to discuss your claim and to arrange an interview at the Jobcentre Plus office.](#)

After the telephone call with the Jobcentre Plus office you'll be sent a package of documents through the post. Don't forget to take all of these with you to your interview. You should receive:-

- a customer statement. This is a document containing all the information you gave over the phone. You should check all the details and sign the statement if you agree that all the information is correct.
- an appointment letter.
- details of evidence needed for the JSA claim.
- claim packs for any other benefits being claimed (e.g: housing benefit).

You'll attend your local Jobcentre Plus for your initial interview. A Financial Assessor will go through the customer statement with you to check all the questions have been answered and to verify all the evidence needed for your claim.

After your initial interview you'll have to attend a new jobseeker interview. At this appointment an adviser will check your eligibility for JSA and agree with you the terms of a jobseeker's agreement.

The agreement should include any restrictions on the number of hours you're available to work (usually you must be prepared to work for 40 hours a week), the type of work you're looking for and what action you'll take to find work.

Delays in paying JSA and interim payments

If you've been waiting for more than 14 days for a decision on your claim you should contact the local office to check your claim is being dealt with and to find out why there's been a delay. If you're not satisfied with the reason given you can make a complaint to the Customer Services Manager at the office.

You may be able to ask for an interim payment of JSA. This is a discretionary payment and will be made if you're likely to be entitled to JSA. If an interim payment is made, this will be deducted from any future payment of JSA.

Depending on your circumstances, you may be able to claim a Hardship Payment or a Crisis Loan while you are waiting to hear about your JSA claim. You can seek advice from the Advice Centre if you experience a delay in your claim.

Signing on

Whilst you're claiming JSA you must attend the Jobcentre Plus office every two weeks to sign a declaration that you're still unemployed, you're still available for work and that you're actively seeking work. Benefit can be withheld if it is thought that you are not taking appropriate steps to find work, have been fairly sacked, or have left a job without good reason.

Single Parents/flexibility for those with childcare responsibilities

From 26 October 2009, you can't make a new claim for income support based solely on the grounds that you're a single parent if your youngest child is aged ten or over. In most cases, you will need to claim JSA instead. However, there is additional flexibility in JSA for claimants with childcare responsibilities for a child under 16.

If you have childcare responsibilities for a child under 16 you can restrict the hours you are available to work to a minimum of 16 hours a week (even if this means you're limiting your chances of getting a job).

During the school holidays, if it isn't reasonable for you to make other arrangements for your child's care, you can still get JSA. You will be treated as being 'available to work' even though you're not.

Usually there are strict time limits in which you're expected to be available for an interview or to start a job. If you have childcare responsibilities you can extend the time within which you're required to attend for interview from 48 hours to seven days and the time within which you're required to take up a job from seven days to 28 days. You will have to show that you need this extra time because of your childcare responsibilities.

How much will I get?

JSA (income-based) personal allowances for 2010/11 are:

Age	Amount per week
18-24	£51.85
25+	£65.45
18+ (Single Parent)	£65.45
18+ (Couple)	£102.75

Your JSA may be reduced if you have other income or savings between £6,000 and £16,000.

You may get extra money if you have a mortgage – you will have to fill out a separate form to claim this.

Help with Health Costs

If you receive income-based JSA you also qualify for full help with NHS prescriptions, dental treatment, sight tests/glasses and fares to hospital.

How will I be paid?

JSA is paid fortnightly in arrears. Your benefit can be paid by direct transfer into a bank or building society account. Don't forget - if you don't sign on you won't be paid your JSA.

Looking for a Job/Careers Advice

The MMU Careers and Employability Service can advise you on finding a job. For more information visit .

They also organise a variety of throughout the year. If you would like more detailed careers advice, you can with a Careers and Employability Adviser.

Contact details for MMU Careers and Employability Service

In Manchester, phone 0161 247 3483 or e-mail

In Crewe, phone 0161 247 5725 or e-mail stsrvccheshire@mmu.ac.uk

In Alsager, phone 0161 247 5326 or e-mail stsrvccheshire@mmu.ac.uk

Looking for a job through Jobcentre Plus

You can search for a job by telephone, using the Jobcentre Plus phone service - 0845 6060 234/ Textphone 0845 6055 255. Lines are open between 8am and 6pm from Monday to Friday, and between 9am and 1pm on Saturdays.

You can also search for a job online using the Jobs and Skills search;

<http://jobseekers.direct.gov.uk>

Housing Benefit

You can claim Housing Benefit if you are responsible for paying rent on a property and you are not subject to 'immigration control'. You will not be eligible if you live with parents or close relatives in their home. You can only claim for 'eligible' rent - Housing Benefit will not normally pay for bills for heating, lighting or water rates, nor will it pay the full amount if your rent is considered excessive. Private tenants who apply will be considered for Local Housing Allowance (LHA), which was introduced on 7th April 2008. LHA is based on the area you live, the size of your property and the number of people living in it. More information can be found at www.direct.gov.uk (search: Local Housing Allowance). Local Authority tenants will continue to apply for Housing Benefit.

Council Tax Benefit

If you are a homeowner or tenant and have ceased to be a full-time student, you will almost certainly be liable for Council Tax but may qualify for Council Tax Benefit. If you are subject to 'immigration control' you may not qualify.

Claiming Housing Benefit (HB) and Council Tax Benefit (CTB)

If you are living with a partner as a couple, you will be assessed jointly. You will not be eligible if you have over £16,000 savings. The amount that you receive can be affected by your income and if you have any savings between £6,000 and £16,000. HB and CTB are administered by the Local Authority (Council) where you live. There are two separate routes for claiming HB and CTB:

Through the Jobcentre Plus via a JSA claim, or Direct to the Local Authority on the grounds of low income, for instance if you are working but on a low wage.

Claiming HB and CTB if you are on Income-based JSA

When you make a claim for JSA, the First Contact Officer should also help you claim Housing Benefit and/or Council Tax Benefit. The Financial Assessor at your initial interview will take all the basic details needed for the claim and will then send these on to the relevant Local Authority.

As this procedure can take some time, you may prefer to apply direct to the Local Authority, using their own claim form, which can be obtained from Council offices. You will need to submit evidence with the form, such as:

- Proof of income
- Tenancy agreement
- National Insurance number and evidence of identity

If you can't get a copy of your tenancy agreement, enclose a letter from your landlord stating the weekly rent and what is included in it (e.g.: heating, lighting etc). Remember to take a photocopy of all the information you hand in and to get a receipt.

Claiming HB and CTB if you are on a low income

If you are working, you should collect a claim form from your local Council offices. You will need to submit evidence with the form, such as:

- Proof of income
- Tenancy agreement
- National Insurance number and evidence of identity

If you can't get a copy of your tenancy agreement, enclose a letter from your landlord stating the weekly rent and what is included in it (e.g.: heating, lighting etc). Remember to take a photocopy of all the information you hand in and to get a receipt.

Claim as soon as possible because it's very difficult to get benefits backdated.

Payment of HB and CTB

If you live in a property rented from a private landlord, your HB will be paid into your bank account or direct to your landlord in certain circumstances. If you are a council tenant, the HB will be credited to your rent account. CTB will be credited direct to your Council Tax account.

NB: This is only a summary of the process for claiming certain benefits. Please contact the Advice Centre for further information if necessary.

Advice Centre Contact Details:

Manchester

3rd Floor, Students' Union, 99 Oxford Road, Manchester, M1 7EL

Tel: 0161 247 6533,

Fax 0161 247 6314

E-mail: s.u.advice@mmu.ac.uk

MMU Cheshire, Didsbury, Gaskell and Hollings

The Advice Centre runs advice sessions at Crewe, Gaskell, Hollings, and Didsbury. Phone 0161 247 6533 to book an appointment

Opening Times

Monday 9.30am - 4pm

Tuesday Closed

Wednesday 9.30am - 4pm

Thursday 9.30am - 4pm

Friday 9.30am - 4pm

Telephone advice is available 10am - 12noon each week day.