

Choices

Money Matters

Information can change. Benefit payments are currently under review. Please check before you make any decisions.

Money and work

National Minimum Wage

- This is what the law says most workers must be paid.

| Age | Hourly rate from October 2010 |
|---|-------------------------------|
| 16-17 | £3.64 |
| 18-21 | £4.92 |
| Apprentices (under 19 or in first year) | £2.50 |

Income Tax Allowances

The basic personal allowance in 2009/10 is £6, 475. This is what you can earn before tax.

Money to Learn

As well as thinking about what you want to do next, you should also think about your money situation.

More information on all the following – www.direct.gov.uk/moneytolearn

Also see 'Extra help for students with disabilities' below or visit – www.direct.gov.uk – go to Disabled students > Education and learning > Financial help for disabled students.

Care to Learn

- To pay towards childcare and travel costs while you are in learning.
- You must be under 20 on the day your course begins.
- Funding will continue until you finish your course.

Dance and Drama Awards

- Only for the Trinity College London qualification.
- It will pay for most, but not all, of the tuition fees.

Education Maintenance Allowance (EMA)

- A weekly payment of up to £30.
- For young people who continue in learning after they reach 16.
- You could get extra money if you meet targets. The targets are agreed with your teacher.

Transport to school or college

- Help with the cost of transport.

Studying away from home

- Help towards term-time accommodation costs.
- For those who need to study away from home.

Extra help for students with disabilities

These are paid on top of the standard student finance package.

Disabled Students' Allowances

- These are grants to help with the extra costs you may face.
- The amount you can get isn't affected by your household income.
- The allowances do not have to be repaid.

Access to Learning Fund

- This is for people who need more help with money problems.

Disability Living Allowance

- If you need help getting around and/or looking after yourself because you are ill or disabled.

Employment and Support Allowance

- If you cannot work because of illness or disability.

Other funding

Discretionary Support Fund

- Available in colleges and school sixth forms.
- To help with learning costs.
- You can make a claim even if you are already getting an EMA, Care to Learn or Disability Living Allowance.

Student Finance England

- Money for those wanting to go into higher education.
- A simple, flexible method of applying for student finance.
- An online calculator will help you work out what money you can get.

Money to Live

Claiming for money to live (benefits) can be difficult to do.
Talk to your Connexions personal adviser.

Disability Living Allowance

- If you need help getting around and/or looking after yourself because you are ill or disabled.

Employment and Support Allowance

- If you cannot work because of illness or disability.

In care or a care leaver

- There are special rules for 16/17 year olds who are in care or who have been in care. Talk to your Connexions personal adviser.

You might also be able to claim income support, working tax credit, child benefit and housing benefit.

Try this website

Direct Gov – what you can claim.

www.direct.gov.uk – go to Disabled people > Financial support.

This leaflet was taken from the Connexions West easy read website –
www.connexionswest.org.uk
Connexions West is part of Learning Partnership West.