

## Having a child leave school or college

When a child leaves school or college it can have a major impact on family finances. It's a good idea to start gathering information before the event so that you will know what to do when the time comes. There are a number of issues you should consider:-

### Benefits:-

- If you receive benefits such as tax credits, child benefit, council tax reduction and housing benefit you need to inform the relevant agencies of your change of circumstances to avoid overpayments. Contact your local council for Housing and Council Tax benefits, HMRC for tax credits and your Job Centre if you are claiming Job Seeker's, Employment Support or Carer's Allowances.
- Find out when your child benefit will end from [www.gov.uk/child-benefit-16-19](http://www.gov.uk/child-benefit-16-19)
- Will your child be staying at home or moving out? If they stay you may now be considered to have a 'non-dependant' at home, which could affect any benefits you receive and what contributions they are expected to make. If they leave, this will affect any existing entitlements, particularly if you now have a spare bedroom. You can check your entitlements at [www.entitledto.co.uk](http://www.entitledto.co.uk) or visit your local Citizens Advice for a benefit check.

### Further Education

- It is expected that a child/young person will remain in full time education/an apprenticeship etc. until they reach 18 and until the age of 18 they cannot normally claim benefits in their own right.
- Consider how your child's education is going to be funded if they are moving on to further education. If they intend to move on to higher education, look into student grants at [www.studentfinanceengland.co.uk](http://www.studentfinanceengland.co.uk)
- If your child is interested in apprenticeships, see [www.apprenticeships.gov.uk](http://www.apprenticeships.gov.uk)

### Your child's housing and finances

- If your child is renting a property for the first time, they might find it helpful to read the housing advice fact sheets at [www.shelter.org.uk](http://www.shelter.org.uk) to find out about tenancies and their rights. If they are moving into student accommodation special rules apply - see citizensadvice.org's '[Students in University Accommodation](#)' or '[Students in private rented accommodation](#)' for more info. Remember the rules may be different if they are studying in Scotland or Wales.
- Full-time students can apply for an exemption from council tax - see [www.gov.uk/council-tax](http://www.gov.uk/council-tax)
- Moving out may mean your child will need to become more financially responsible than they are used to. If they need help with budgeting, they may wish to visit their local Citizens Advice for help developing their budgeting skills and knowledge, or use a budgeting tool such as the one on [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk). They can also perform a benefit check for themselves at [www.entitledto.co.uk](http://www.entitledto.co.uk) or by visiting their local Citizens Advice, although they should be aware that if they are a student there are rules about what they can claim while studying.

### Finishing Education

- If your child has completed their education and does not have a job to go on to, they may wish to consider signing on for Job Seeker's Allowance (JSA) or, if they are unable to work due to disability, Employment Support Allowance (ESA). They can make a claim at your local Job Centre Plus, or online at [www.gov.uk/jobseekers-allowance](http://www.gov.uk/jobseekers-allowance).
- If your child is about to begin work, they might find it helpful to read about their employment rights - [www.worksmart.org.uk/work-rights](http://www.worksmart.org.uk/work-rights). North Warwickshire Citizens Advice also has another fact sheet, '5 - Starting a New Job' which could be of use to them.

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### Other useful organisation and websites:-

Complete a benefit check to find out (with your change of circumstances) what eligibility for benefits you may have. See [www.entitledto.co.uk](http://www.entitledto.co.uk)

If you are claiming tax credits, you need to inform HMRC of your change of circumstances. Tax credits helpline – 0845 300 3900 and [www.hmrc.gov.uk](http://www.hmrc.gov.uk)

For council tax and housing benefit enquiries contact [www.nwbc.gov.uk](http://www.nwbc.gov.uk) or Tel. One Stop Shop 01827 715341.

If your child moves on to Higher Education and is struggling financially, they should be aware that most universities and similar institutions have student support or financial teams who can provide advice and assistance - they should contact them if they run into money troubles, particularly with paying course fees or university accommodation rent.

If your child has difficulty with housing after moving out, there is a housing charity named Shelter who may be able to offer advice - their website is [www.shelter.org.uk](http://www.shelter.org.uk) and they have an advice helpline, 0808 800 4444.

The Family Information Service – [www.warwickshire.gov.uk/fis](http://www.warwickshire.gov.uk/fis) or Tel. 0845 090 8044 or 01926 742274. They can offer free help and advice on all aspects of family life.

Warwickshire County Council – [www.warwickshire.gov.uk](http://www.warwickshire.gov.uk) – For information on ‘Schools and Learning’.

North Warwickshire & Hinckley College – Tel. 02476 243000 or visit [the.college@nwhc.ac.uk](mailto:the.college@nwhc.ac.uk).

Doorway - (who assist young people who are homeless aged 16 – 25 years) – Tel. 02476 345583 or visit [www.doorway.org.uk](http://www.doorway.org.uk)

CSWP Ltd – Careers Guidance Company who provide information, advice and guidance on learning and work. Tel. 02476 707400 or visit [info@cswp.org.uk](mailto:info@cswp.org.uk).

North Warwickshire & Hinckley College – Tel. 02476 243000 or visit [the.college@nwhc.ac.uk](mailto:the.college@nwhc.ac.uk).

### For more information:-

If you need further help with your financial situation, we can offer free and confidential advice to suit your personal needs and provide tailored solutions to suit your individual circumstances. We can give money management support e.g. budgeting and cost saving through fuel, housekeeping and insurance bills.

Please contact North Warwickshire Citizens Advice, The Parish Rooms, Welcome Street, Atherstone, CV9 1DU on 01827 712852 or email [admin@nwcab.org.uk](mailto:admin@nwcab.org.uk) for further information. We also run a drop-in advice session from 9:30-2:00 on Monday, Tuesday and Friday, and an evening drop-in session from 3:30-6:30 on Wednesday - no appointment required.

For Freephone access to North Warwickshire Citizens Advice and other local organizations, please see details of Community Hubs in North Warwickshire – [www.nwcab.org.uk/Community-Hubs.htm](http://www.nwcab.org.uk/Community-Hubs.htm)