

Finances And Welfare Benefits

As many international students are aware, one of the conditions of entry into the UK is that you must be able to support and accommodate yourself and your dependants without recourse to public funds.

This means that you cannot claim any state benefits, and it is extremely unlikely that a claim for Income Support, Housing Benefit, Job Seekers Allowance or Working Families Tax Credit would succeed and could possibly jeopardise future visa renewals.

We therefore advise students NOT to apply for any benefits without seeking advice first.

International students who are most likely to be able to study and claim means tested benefits without being in breach of the Immigration Rules are:

- EEA nationals
- Those with Refugee Status
- Those with Exceptional Leave (ELR or ELE)
- Those who are settled in the UK with either right of abode or indefinite leave
- Asylum seekers who qualify for 'urgent cases' Income Support

However, you are entitled to the following benefits:

- Free schooling for your dependants under 18 years of age.
- Free NHS medical care if your course is longer than six months.

Income Support - Emergency Payments

If you are on limited leave with 'no recourse to public funds', then in an emergency you may be able to claim short-term help for up to six weeks from the Benefits Agency.

These payments are made under Income Support Regulations 70 (2) (A). This is an exception to the normal rules and you are able to claim it whilst studying full time.

Claims for Income Support (Urgent Cases Payment) can be made if:

- Your money usually comes from abroad, but there is a **TEMPORARY DISRUPTION** and it is reasonable to expect the funds to resume.
- You must have been financially self sufficient during your stay until now.

If your claim is successful, for a maximum of 42 days you will get 90% of Income Support plus Housing Benefit to pay towards rent and children's allowances

Health Benefits

Whilst medical care under the National Health Service (NHS) is free, you are not automatically entitled to free prescriptions unless:

- You are under 16
- Under 19 and in full time education
- You are pregnant
- You have had a baby within the last 12 months

Claims can be made for free prescriptions on the basis of low income on a HC1 form available from the Advice Unit. If you are eligible you will be issued with an exemption certificate or limited help certificate. Certificates are valid for one academic year therefore, you must apply each year.

If you have to pay for your prescriptions there is a fixed charge of £7.10 per item in 2008. If your course is for less than six months, you are advised to obtain health insurance for yourself and any dependants from a reputable company, as you **will not** be entitled to free NHS care.

Finance and Budgeting

One of the immigration conditions is that you must demonstrate that you are able to support yourself and any dependants, therefore, it is hoped that you have come to Bolton knowing that the payment of tuition fees and living expenses is ultimately your responsibility.

Many international students find the UK an expensive country to live and study, although Bolton is one of the cheapest places to study in the UK.

The Students' Union recommend that you have at least £5000 for each academic year, and more if your dependants will be joining you. Sometimes you may find yourself in unexpected hardship especially if you are unable to obtain part time work and therefore cannot cover the shortfall with income from employment.

*If you begin to experience financial difficulties contact the Advice Unit as soon as possible, where we will try to help you work out a realistic budget plan.

If you cannot meet your housing costs due to a temporary disruption of funds, contact the Students' Union especially if you live in the Halls of Residence. **DO NOT IGNORE REMINDER LETTERS** and do not wait for an eviction notice before you contact us. Problems can often be sorted out quickly if you contact the Advice Unit as early as possible.

Remember the Halls of Residence contract is legally binding for the fixed term of one academic year, and it is not possible to terminate the contract upon request.

In the past, The University of Bolton has been able to assist international students through the Access Fund to meet essential living costs. However, due to a depletion of resources, this provision is **no longer** available, therefore, it is especially important to meet the full costs of :

- Travel to and from your country
- Tuition Fees
- Accommodation
- Living expenses for the duration of your stay in the UK
- Study materials

Budgeting

This involves looking at your spending patterns and working out a realistic budget on your existing funds. The Advice Unit can help you do this and budget planners are available from the Students' Union.

Unfortunately, if the problem is long term or requires a considerable amount of money it is unlikely that there is anything that the Students' Union can do to help you.

The Basic Message!

Always seek advice and assistance from the Advice Unit if you are anticipating or are facing financial hardship. We will do our very best to help you. Most problems can be sorted out easily if it is detected at an early stage. Do not suffer in silence!

Schooling

Dependants of international students may attend a free state school providing they are aged between 5 - 16 years.