**May 2018: Information for students finishing their courses and claiming benefits.**

If you are:

• graduating this summer, or

• otherwise finishing your course; and

• don’t have any full or part-time work arranged; and

• not going to be working or living abroad;

• don’t have a summer placement lined up;

• don’t have volunteer work arranged;

then you might be considering claiming benefits to tide you over until you find employment or start a further course of study.

**When can I claim benefits?**

From the day after the last day of the course. For example, as the end of Semester Two for most undergraduate courses is Friday 25th May, a claim for benefits can be made from Saturday 26th May onwards.

**Which benefits can I claim?**

The UK benefits system is under reform and the old benefits are being gradually phased out by region, and replaced by a new benefit, Universal Credit (UC).

Due to problems with the roll out of Universal Credit most new claims are currently closed until October 2018. Therefore in most Glasgow postcodes, it is likely at the end of your course rather than claiming Universal Credit, you would be able claim for a “legacy benefit”. Jobseekers’ Allowance would be an example of a “legacy benefit”.

To check if you are able to apply of Universal Credit in relation to where you live, please enter your postcode in the following form:

<https://www.citizensadvice.org.uk/benefits/universal-credit/before-you-apply/Check-if-youre-eligible-for-Universal-Credit/>

Similarly, for those living elsewhere in Scotland and the rest of the UK, or if you are from the EEA, or outwith the EEA, please see the relevant information and links at bottom of the page.

**How much would I get?**

**Income-based Jobseekers’ Allowance**

If you are aged 18 to 24, you should get £57.90 per week and if you are 25 or over £73.10 per week, provided you have no other income coming in. (please note these rates are subject to change) If you live in rented accommodation, you can also apply for Housing Benefit (HB). Please note that all of your rent may not necessarily be covered by the benefit.

For information on eligibility and how to claim JSA, please see the UK government website at <https://www.gov.uk/jobseekers-allowance/how-to-claim>

**Universal Credit**

If Universal Credit claims are open in your postcode area, it is paid monthly. If you are aged 18 to 24 years and single, you would get the basic rate of £251.77 per month and if you are 25 years or over £317.82 per month. (Please note these rates are subject to change). Again, Universal Credit is an income-based benefit so if you have any other money coming in or saving above £6000, this will affect what you receive.

An additional amount may be payable if you live in rented accommodation, if you have children, a partner, or any health conditions. The reason for this is Universal Credit also replaces a lot of other benefits such as Tax Credits, Housing Benefit, and Employment & Support Allowance. However as can be the case with Housing Benefit, all of your rent may not necessarily all be covered by the benefit.

Importantly, until January 2019 if you have more than two children living with you, then you may be able to claim legacy benefits rather than Universal Credit depending on where you live.

**Where can I find out more?**

For more information about Universal Credit, and how to claim it using the online system, please see the website at <https://www.gov.uk/universal-credit>

Also, for more information, please see the Child Poverty Action Group factsheet at: <http://www.cpag.org.uk/universal-credit-factsheet>

If you are going to live elsewhere in the UK once you have finished your course, then where you live will determine whether you can claim the old benefits or UC. You can check out the list of regions and dates where UC will roll out at <https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/693928/universal-credit-transition-rollout-schedule.pdf>

If you are from the EEA, most benefits will require you to have a ‘right to reside’. If you are unsure about what this means once you have finished your course, then please see the benefits factsheet for European students at <http://www.cpag.org.uk/content/benefits-and-tax-credits-european-students>

If you are from outwith the EEA, and you have a student visa, or in any other category in which you have the condition, ‘no recourse to public funds’ stamped in your passport or on your Biometric Residence Permit) then it is unlikely you will be able to claim most welfare benefits.

This information is meant to serve only as a quick guide, so if you have any questions or are unsure of your eligibility for benefits or how to claim them, please contact the SRC Advice Centre for more information.