



**QUICK
GUIDE**

Childcare Funding 2025/26

from SERC Student Finance



I don't think I can afford to study at the minute...

As a student, you may have parental responsibilities and are concerned how you would afford childcare that would enable you to attend College. This guide provides you with an overview of the childcare funding options available to students at SERC, for both Further Education and Higher Education study. For an explanation of the key terms used in this guide, please see page 14.

Sources of childcare funding include:

- | | |
|--|---------|
| • Care to Learn | Page 5 |
| • Further Education Grant | Page 7 |
| • Student Finance NI (Childcare Grant) | Page 10 |
| • Student Support Fund | Page 12 |

In all cases you must use a registered childcare provider.





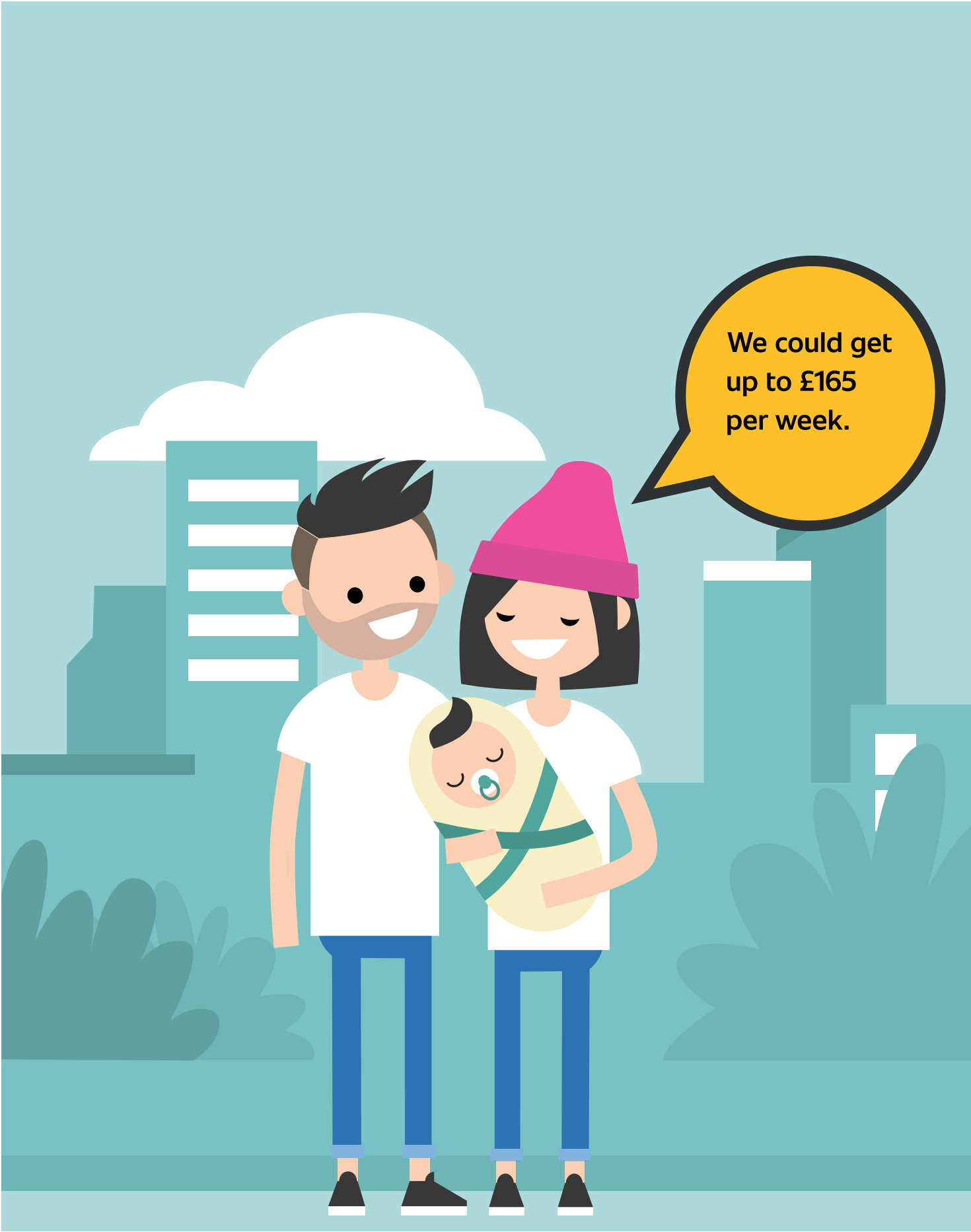
Meet the team

At SERC, we have an experienced team of Student Finance Advisors on hand to help answer your questions at Lisburn (1B-7), Bangor (A27), Newtownards (A3), Downpatrick (B2-8), Newcastle and Ballynahinch.

We are here to help - you can correspond with us via email, telephone or in person. We can offer general advice and are also happy to provide confidential one-to-one appointments.

Contact us via email studentfinance@serc.ac.uk or telephone **0345 600 7555**, choose Option 3 for 'Finance and Funding' then Option 1 for 'Student Finance'.



An illustration of a family of four in a city setting. A man with dark hair and a beard, wearing a white t-shirt and blue jeans, stands on the left. A woman with black hair, wearing a pink beanie, a white t-shirt, and blue jeans, stands on the right, holding a baby in a yellow and green baby carrier. The baby is sleeping with its eyes closed. In the background, there are stylized teal buildings, a white cloud, and green bushes. A yellow speech bubble with a black outline is positioned to the right of the family.

**We could get
up to £165
per week.**

Care to Learn

The Care to Learn (NI) Scheme provides students aged between **16 and 20**, who are a parent, with help towards childcare costs. The scheme is open to **all students studying on an accredited course** (this includes full-time and part-time FE and HE).

Full-Time

FT

Part - Time

PT

Further Education

FE

Higher Education

HE

Eligibility Criteria

To be eligible, you must, during your course of study:

- be, or become: the main carer of your child/ children;
- be at least 16 years old but under 20 years of age at the start of your course of study; and
- meet residency requirements under the prevailing Education (Student Support) Regulations (Northern Ireland).

The maximum assistance for all costs, including travel, is up to £165 per week for each child. This funding is paid directly to your Childcare Provider. If weekly childcare costs exceed the maximum support, you will be responsible for making direct payment to the childcare provider for the additional amount due.

Key Facts

Age: Under 20 at start of course.

Means-tested against income? No

Maximum funding available:
Up to £165 per week.

Grant or loan funding: Grant
Funding

How to Apply

Contact the Student Finance Team at SERC.

Email: studentfinance@serc.ac.uk

You must enrol before applying.

Further Education (FE Grant), Full Time Childcare Grant

If you are aged 20 or over when your course commences, and studying an accredited Full-Time Further Education Course (Level 1 -3) you may be able to receive a Further Education Childcare Grant, administered by the Education Authority.


This is a means-tested grant which can assist with the costs of Childcare, in a registered Childcare facility, whilst you are attending College or placement. This funding is paid directly to your Childcare Provider and they will invoice Further Education Grants, via the Education Authority, each month. How much you get will depend on your household income and the number of children you have.

You will not have to repay this support unless you withdraw from the course or give inaccurate information.

How much Support is available?

Household Income	1 Child / Week	2 or more Children / Week
Up to £21,330	£130	£220
£21,331 - £26,160	£110	£188
£26,161 - £31,580	£78	£133
£31,581 - £38,805	£40	£70
£38,806 or more	No Funding	No Funding





The funding is paid directly to my Childcare provider.

Key Facts

Age: 20 or over at start of course.

Means-tested against income?

Yes

Household income limit: Up to £38,805.

Maximum funding available:

Up to £130 per week (1 child).

Up to £220 per week (2 or more children).

Grant or loan funding: Grant

Funding

How to Apply

For further information on FE Grants, including full eligibility criteria and to apply online, please visit: www.eani.org.uk/fegrants

Apply now - don't wait until after enrolment. The closing date for FE Grant applications is October 2025.

The FE Grants team can be contacted via email: fegrants@eani.org.uk or telephone: 028 9047 0155 and selection option 2.

Further Education Grant (FE Grant), Part Time Childcare Grant

If you are aged 20 or over when your course commences, and studying an accredited Part-Time Further Education Course (Level 1 - 3) you may be able to receive a Further Education Childcare Grant, administered by the Education Authority.

This is a means-tested grant which can assist with the costs of Childcare, in a registered Childcare facility, whilst you are attending College or placement. This funding is paid directly to your Childcare Provider and they will invoice Further Education Grants, via the Education Authority, each month. How much you get will depend on your household income and the number of children you have.

You will not have to repay this support unless you withdraw from the course or give inaccurate information.

How much Support is available?

The number of hours stated refers to the number of taught hours plus compulsory placement hours.

Household Income	1 Child 1-7 Hours/ Week	1 Child 8-14 Hours/ Week	2 or more Children 1-7 Hours/ Week	2 or more Children 8-14 Hours/ Week
Up to £21,330	£33	£68	£56	£110
£21,330 - £26,160	£28	£56	£48	£95
£26,161 - £31,580	£20	£39	£34	£67
£31,581 - £38,805	£10	£20	£17	£34
£38,806 and over	No Funding	No Funding	No Funding	No Funding

Key Facts

Age: 20 or over at start of course.

Means-tested against income?

Yes

Household income limit: Up to £38,805.

Maximum funding available:

Up to £68 per week (1 child).

Up to £110 per week (2 or more children).

Grant or loan funding: Grant Funding



How to Apply

For further information on FE Grants, including full eligibility criteria and to apply online, please visit: www.eani.org.uk/fegrants

Apply now - don't wait until after enrolment. The closing date for FE Grant applications is October 2025.

The FE Grants team can be contacted via email: fegrants@eani.org.uk or telephone: 028 9047 0155 and selection option 2.

Student Finance NI (SFNI) – Full Time Childcare Grant

You can apply for a Childcare Grant through Student Finance NI if you:

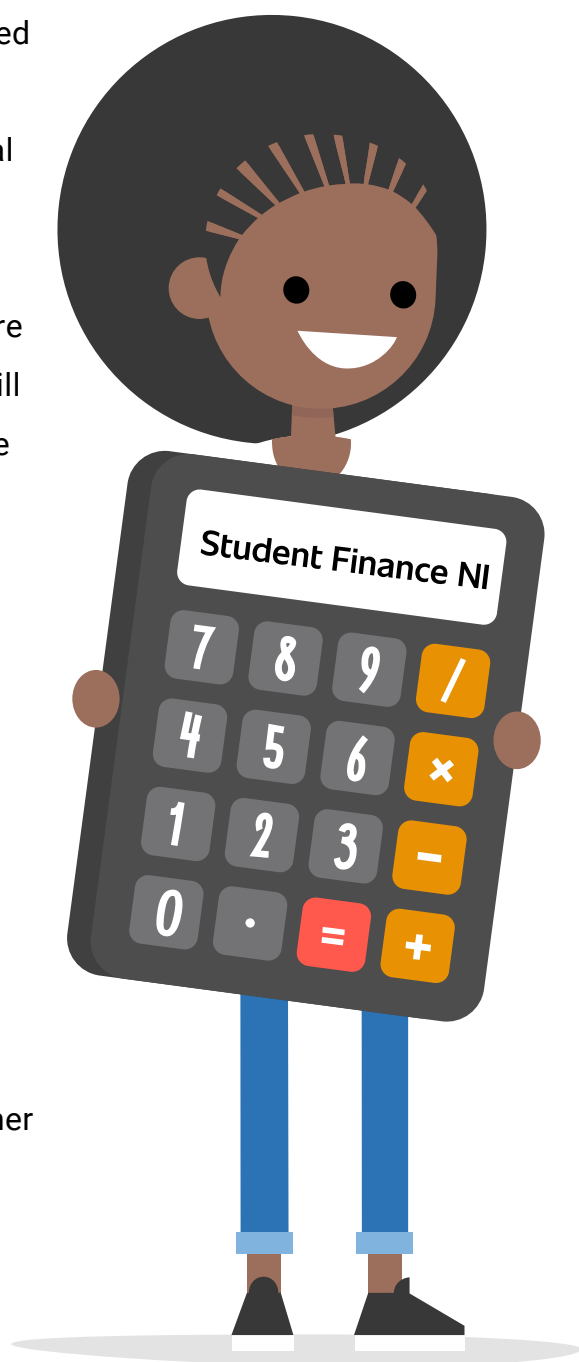
- are a full-time undergraduate student and are studying an HND / HNC / Foundation Degree / Degree level course
- have dependent children under 15 and they are in registered or approved childcare or
- have dependent children under 17 with special educational needs and they are in registered or approved childcare.

The Childcare Grant is paid directly to you, not your childcare provider, and payments are made three times a year. You will not have to repay this support, unless you leave your course early or have been overpaid.

How Much Support Can I Get?

Depending on household income (the income of your husband, wife, civil partner or partner (if you have one)) and any dependants, you can apply for 85% of your actual childcare costs during term time and holidays.

You can get up to £148.75 a week for one child or up to £255 a week for more than one child. The amount you are eligible for will depend on your household income. For further information, please visit the [Student Finance NI website](#).



Payments are made 3 times a year.

Key Facts

Age: 20 and over at start of course.

Means-tested against income? Yes

Maximum funding available: Up to £148.75 per week (1 child). Up to £255 per week (2 or more children).

Grant or loan funding: Grant Funding

NB Part-time HE students should apply to the Care to Learn Scheme (if aged under 20) or to the College Student Support Fund (if aged 20 and over) for assistance with childcare costs.

How to Apply

Apply online via: www.studentfinanceni.co.uk

Apply early to get your finance confirmed before your course starts.



Student Support Fund

The College offers a Student Support Fund for students who are experiencing exceptional financial hardship. If you are aged 20 and over and have not been approved for childcare support through FE grants, or you are a part-time HE student, you may be eligible for a Childcare Grant from the Student Support Fund.

The Student Support Fund is open to all students studying on an accredited course (this includes full-time and part-time FE and HE).

You should only apply to the Student Support Fund once you have exhausted all other possible sources of funding. Assistance is means-tested against gross household income up to a maximum limit – support cannot be offered where household income is £33,951 and over.

The fund is a discretionary, means-tested grant that is paid directly to your registered Childcare Provider. You will not have to repay this support unless you withdraw from the course.

How much Support is available?

Full-Time students

Household Income	1 Child / Week	2 or more Children / Week
Up to £22,930	£110	£188
£22,931 - £28,125	£78	£133
£28,126 - £33,950	£40	£70
£33,951 and over	No Funding	No Funding

Part-Time students

Household Income	1 Child / Week	2 or more Children / Week
Up to £22,930	£56	£95
£22,931 - £28,125	£39	£67
£28,126 - £33,950	£29	£34
£33,951 and over	No Funding	No Funding



Key Facts

Age: 20 and over at start of course.

Means-tested against income? Yes

Household income limit: Up to £33,950

Maximum funding available (Full time student): Up to £110 per week (1 child). Up to £188 per week (2 or more children).

Maximum funding available (Part time student): Up to £56 per week (1 child). Up to £95 per week (2 or more children).

Grant or loan funding: Grant Funding



How to Apply

Contact the Student Finance Team at SERC via studentfinance@serc.ac.uk

You must be enrolled prior to applying for this funding.

Key Terms

Accredited Course – your course must be a nationally accredited professional or technical course, entry level 1 to level 6, listed on the Qualifications and Credit Framework which can be found on the [Register of Regulated Qualifications \(RRQ\)](#).

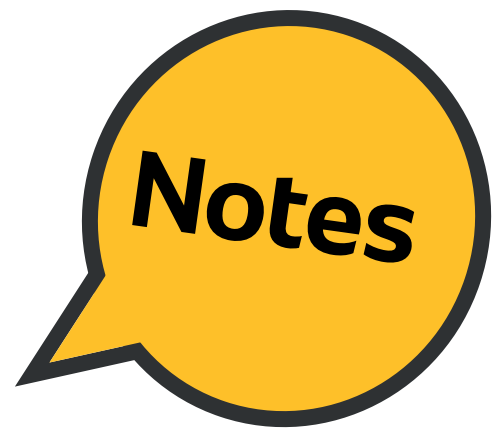
Registered/Approved Childcare facility - the childcare provider must be a childminder, pre-school playgroup, day nursery, out-of-school club, or other provider, registered or approved by the Health and Social Care Trust.

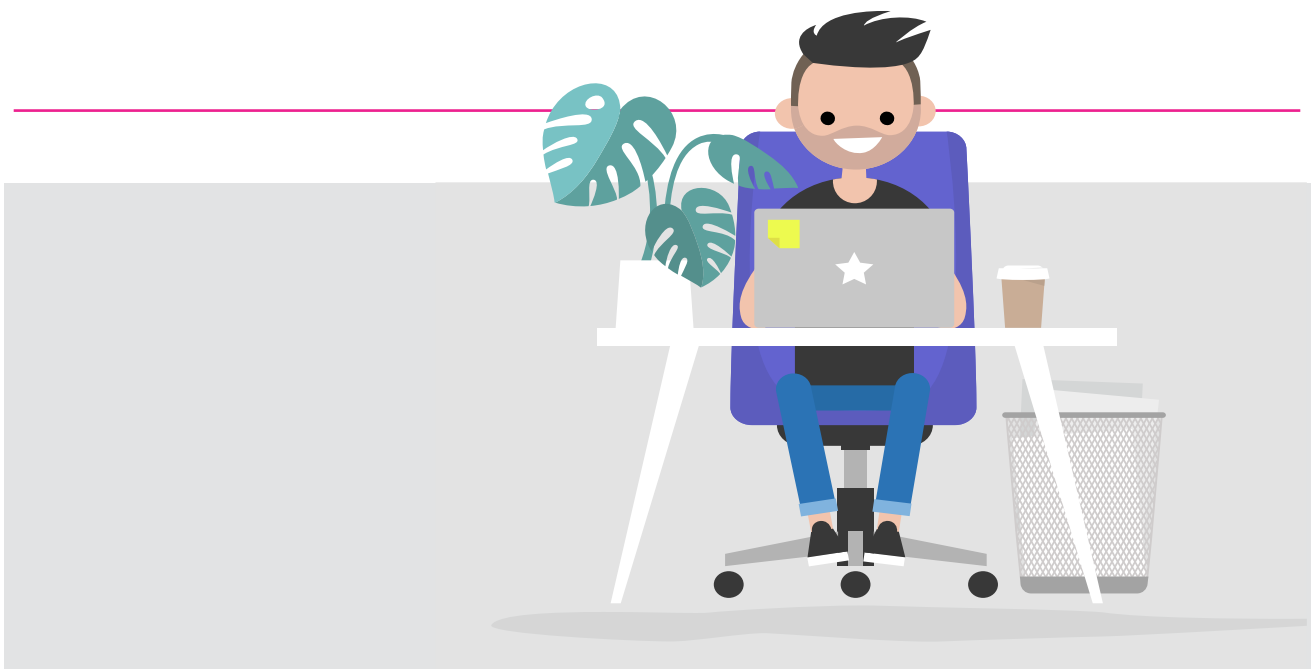
Household Income – a calculation of your own annual gross income and that of your spouse/partner if applicable. Income includes any taxable income: earnings from employment, income from benefits (e.g., Universal Credit, Working Tax Credit, Income Support, Housing Benefit) and interest earned on bank accounts and private pensions etc. Any Disability Living Allowance (DLA) or Personal Independence Payment (PIP) will not be treated as income.

Means-tested – the amount of funding you are eligible to receive will be determined using your household income calculation. This works on a sliding scale, with those from lower household income households eligible for more (and vice versa).

Grant Funding – you will not be required to repay any grant funding, unless you withdraw from your course early or receive an overpayment.

Loan Funding – you will be required to repay any loan funding you receive, usually from the April after you leave your course and are in employment earning above a [set threshold](#).





SERC Student Finance

Email: studentfinance@serc.ac.uk

Telephone: 0345 600 7555 (Option 3 for Finance / Funding
then Option 1 for Student Finance)

