**Student Case Study: Universal Credit**

 **Leia is a lone parent over 25 years of age. She has one child, a son aged 13.
She is a full-time student, lives in a rented property, and does not work.
This is how her Universal Credit will be calculated.**

*Maximum Universal Credit (10 months / ‘Assessment Periods’: Sept to June) =*

Standard Allowance = £334.91 +
1 Child Element (born before April 2017) = £290.00 +
Rent = £434.52
Total = **£1059.43 is the maximum Leia could receive**

*The maximum Universal Credit amount is reduced by any income Leia receives. This includes her Maintenance Loan, which is taken into account as follows.*

Maintenance Loan (£11,064 - £4,104 disregard) = £6,958 per year
Divided by 10 Assessment Periods (Sept to June) = £695.80
Minus £110 per month Student Loan Disregard = **£585.80 Student Loan Income**

*The amount of Universal Credit payable is the maximum Universal Credit amount minus the Income amount.*
Therefore £1059.43 - £585.50 = **£473.63 per month Universal Credit**

This is payable each month for the ten month period Sept to June. For the two months over Summer, maximum Universal Credit of £1059.43 should be paid, as Leia’s student loan income will not be taken into account to reduce her UC benefit.

**This information is intended as a guide only. It is not your official DWP entitlement letter. You will need to make a claim for Universal Credit in order to receive an official letter of entitlement from DWP and for them to make payments.**