**Student Case Study: Universal Credit**

**Rey is a lone parent under 25 years of age. She has one child, aged 4.   
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 = £265.31 +  
1 Child Element (born after April 2017) = £244.58 +  
Rent = £434.52  
Total = **£944.41 is the maximum Rey could receive**

*The maximum Universal Credit amount is reduced by any income Rey 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 £944.41 - £585.50 = **£358.61 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 should be paid, as Rey’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.**