

resource sheet 16

grants for training

The Bible is not afraid to talk about money and nor should we be! See, for example, the way Paul writes about giving in 2 Corinthians 8-9 and the no-punches-pulled words of 1 Timothy 5:8, 'Anyone who does not provide for relatives, and especially for immediate family, has denied the faith and is worse than an unbeliever.'

Nevertheless, in considering financial needs while you are training for ordained ministry, you must combine thorough dependence on God with wise practical provision. This will involve assessing realistically what you spend, combining a concern that your lifestyle should be adequate with a realisation that it will have to be simple. After all, that is the situation you will face in parish ministry, especially if you are to be a stipendiary minister.

So what help is available from the Church of England towards your financial needs while training? The way this is handled will be slightly

different, depending on whether you are training at a theological college (full-time) or on a theological course (part-time).

Training on a course

Those training on the courses face a different situation from those in the colleges, since they (or, in some cases, their spouses) will continue their present employment during their training.

If you are training on a course, the fees will be met automatically by Ministry Division from Central Church Funds. Students training on a course are also eligible to apply to Ministry Division for a book allowance and travel expenses, using the application form provided following selection. The current level of book allowance is £243 per annum (2008/2009). The initial travel allowance is £120 per annum (2008/2009); students are eligible to claim for travel expenses in excess of this sum at the end of each term or at the end of the academic year.

A personal contribution towards book and travel expenses will be expected in some cases where net personal income exceeds £41,500 per annum.

Training at a college

If training at a college, as soon as you have your college place confirmed after selection, you should complete the application form provided and send it to the grants secretary at Ministry Division. It is no longer generally possible for LEAs to make discretionary awards for training. It will therefore only be appropriate to make an application to your LEA if you are undertaking a first degree course at college and have not previously received LEA assistance. For first degrees you will be eligible for a mandatory award towards college tuition fees.

If your spouse's income is very substantial, or if you have substantial investment income, you may be asked to contribute towards the maintenance cost of your training.

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Central Church Funds, administered by Ministry Division, will then ensure that four things are covered (by 'topping up' a partial LEA grant where necessary):

1. Your tuition fees (met in full by Ministry Division in all cases where there is no LEA funding).
2. Your college maintenance fee. This covers your room, meals and the like. (Married students living out of college often receive a small rebate from the maintenance fee.)
3. A personal allowance of £2,101. This covers the three terms and the two short vacations (£1,687 in total for 2008/2009), plus an additional allowance for the summer vacation for continuing students (£414 for 2008/2009). (The summer vacation allowance allows for the fact that students cannot receive Income Support or unemployment benefit during the summer vacation.)
4. If you live more than 20 miles from college, you will also receive a travel grant.

The dioceses have been asked to consider the needs of older single students over vacations, so if you are having difficulties, get in touch with your diocesan director of ordinands (DDO). There are some guidelines generally followed by DDOs concerning the provision of any extra help.

For some students further financial assistance may be required beyond the level of the grants made from Central Church Funds. The diocese will issue a budget form to enable such additional assistance to be assessed. For married students see below under 'What about the Family?' Equally, some of the trusts that give grants to those in training are able to help single people, so it may be worth trying them (see below).

What about student loans?

Grants from Central Church Funds are allocated on the basis that ordinands at theological college will not receive loans within the government's student loan scheme. This is because of advice from the Central Stipends Authority (who handle paying the parish clergy) that the cost to the Church of repayment through stipends after ordination would be greater than the benefit received from the loans during training.

What about council tax?

All single students living in college are exempt from council tax. Married students living out of college are exempt from the 'personal' element within the tax, with the result that, typically, the charge for the household of a married student is reduced by 25 per cent. It should be noted, however, that a small number of local authorities have agreed that where a married student lives in college-owned accommodation, the household should be completely exempt from the tax. Provision for a married student's council tax, where applicable, will be included in the assessment of the diocesan family support grant (see below).

What about the family?

Grants from Central Church Funds and LEAs generally just cover the student him/herself. Support of the family rests with the sponsoring diocese. However, the precise procedure that each diocese uses for assessing the level of family support that they give varies slightly, so do check with your DDO how your sponsoring diocese handles this. (For some years the dioceses have been pooling the cost of family support to spread this around more evenly.)

Guidelines produced by the Ministry Division are given to the dioceses on what level of support should be aimed at for families, based on the government's Family Expenditure

Survey. The base level is a family with two children aged under 11. At 2008/09 levels, such a family should receive £11,921, plus an allowance for the family's housing costs and council tax where applicable. (The recommended maximum level of the housing allowance varies according to housing costs where colleges are located; do check with your DDO what the level is for your college before you finalise where you are going to live.) This figure is adjusted according to the number and ages of children in the family. Each of the figures in the calculation is adjusted annually, when the guidelines produced by Ministry Division are updated.

An important feature of this system is that families are left to decide how their income is spent; it should not strictly be necessary to agree a detailed budget with your diocese. Nevertheless, some dioceses continue to do this and are entitled to do so, so don't be surprised if you are asked for such information.

The total family support grant that you receive from your diocese will take into consideration the personal allowance grant which you receive from Ministry Division, plus any income from investments, child benefit and a proportion of income from your spouse's employment, Child Tax and Working Tax Credit. This means that the diocese will want to know what other income you have already. In many cases you will be encouraged to apply first for other grants before going back to the diocese, who should finally 'top up' what you have already to the agreed figure.

Some dioceses work with a guideline from Ministry Division that a certain (small) amount of income from other sources will be ignored in assessing your diocesan family grant. You need to check how your sponsoring diocese views this. If the diocese doesn't ignore some income from other grants (or gifts from family, friends or home church),

any extra income is actually helping to reduce the level of support the diocese needs to give your family (and thereby reducing the overall cost to the diocese of supporting families of those in training), rather than actually benefiting your family overall.

What other help is available?

If your spouse is in paid employment (and the expectation of the House of Bishops, where there are no children, is that he/she will be), there is a formula in the guidelines produced by the Ministry Division to work out what proportion of his/her income is taken into account in reckoning up your family grant. For 2008/2009 the spouse first works out his/her income after tax, National Insurance and necessary expenses of employment. The first £2,050 of what remains is ignored for family budget purposes. Then 75 per cent of what remains above this £1,890 is reckoned towards the family budget in the diocese's calculations.

Your diocese will certainly encourage you to apply to the Train-a-Priest (or TAP) Fund if you face shortfalls in your budget. This is collected in Lent each year by the *Church Times* newspaper, and administered by Ministry Division. You should write to the ministry division grants secretary to apply for money from the TAP Fund enclosing a copy of your estimated budget.

The *Church Times* has also instituted a TAP 'Special Hardship Fund' to which any candidate in special financial need may apply, whether training at a college or on a part-time course or OLM scheme. Again, students seeking assistance from this fund should contact the ministry division grants secretary for an application form. Dioceses are asked not to take any grants made from this 'Special Hardship Fund' into account in the assessment of diocesan grants.

There are other trusts and grant sources available. Your DDO or college staff may well have suggestions to offer about such things. It may be worth checking through three reference books in your local library for ideas: *The Directory of Grant-Making Trusts*, *The Grants Register* and *The Charities' Digest*. The website of the Charity Commission (www.charity-commission.gov.uk) is very helpful. Also there is a useful list of grant-making Trusts for ordinands in the Association of Ordinands and Candidates for Ministry (AOCM) Handbook *Training for Ministry*, which is issued each year to those training for ordained ministry.

Also see 'Money Matters' on the AOCM website: www.aocm.org.uk

CPAS offers grants from funds for those from an evangelical tradition in

...remember that the God who calls is also the God who provides for his people in every way.

training. Our ministers in training fund gives grants for family or personal support, and is open to married and single people, men and women. Application forms are available from CPAS Ministry and Vocation.

State benefits

As noted above, students are not eligible for Income Support or unemployment benefit during the summer vacation – hence the grant for the summer vacation for continuing students from Central Church Funds. Nevertheless, you may be eligible for some state benefits, and Ministry Division's advice is that you should apply. Details can

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be obtained from the local Benefits Agency office or the Department for Work and Pensions website (www.dwp.gov.uk). The following are possibilities:

Child Benefit You should continue to receive this for children under 16 (or under 19 if they are still at school). As noted above, this will count as part of your income when the diocese is calculating your family support grant.

Child tax credit Married students with children should also continue to receive this benefit. Unlike Child Benefit, it is means tested – but the means test is generous. Couples may still be eligible to receive a portion of this benefit where joint income does not exceed £60,000 p.a.

Working Families Tax Credit This may be applicable where a partner works more than sixteen hours a week and there are sizeable childcare costs to be met. But couples without children are also eligible to apply.

Income Support and Housing Benefit

While the student him/herself is ineligible for such help, dependants may be eligible if you have savings less than £6,000 (for Income Support) or £16,000 (for help with rents) (figures quoted are accurate for 2008).

Prescriptions, dental charges, optical treatment

There may be help with these for those on benefits. It is worth applying, even if you aren't in that category. An application form (HC1) is available from doctors, dentists and opticians when you register.

The Lord who provides

Please don't see this process, complicated though it may seem, as insurmountable! Do remember that those administering the grants system are there to help you and your family in preparing for the ministry for which the Church has recognised God's call to you. And remember that the God who calls is also the God who provides for his people in every way.

Useful addresses

The Grants Secretary
Ministry Division
Church House
Great Smith Street
LONDON SW1P 3NZ

T 020 7898 1396/7
E grants@mindiv.c-of-e.org.uk

CPAS Ministry and Vocation
Athena Drive
Tachbrook Park
WARWICK CV34 6NG

T 01926 458458
E vocations@cpas.org.uk

resource sheets

Download sheets free of charge from www.cpas.org.uk/vocationresources or buy a complete set of printed sheets at www.cpas.org.uk/shop. For bulk copies of individual sheets, phone 01926 458461 or email mnorris@cpas.org.uk.

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