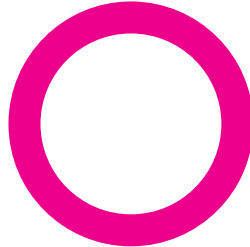


student finance wales

invest in your future



Llywodraeth Cynulliad Cymru
Welsh Assembly Government



Childcare Grant
and other support
for student parents
in full time higher
education

in 2009/10

You can get more copies of this guide by phoning our free information line on 0800 731 9133, quoting reference SFW/CCGB/V9.

There is a free textphone service available on 0800 328 8988.

You can also get versions of this guide in Braille, on audio tape and in large print by calling the Freephone information line.

ISBN 978-0-9560348-8-5

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1 Introduction

This guide sets out the financial help that is available in the 2009/2010 academic year for higher education full-time students with children or adult dependants. Included are details of the Childcare Grant, the Parents Learning Allowance, Adult Dependants Grant and other financial help available for full-time students. Part-time students with adult or child dependants should read 'A guide to financial support for part-time students in higher education'.

The Welsh Assembly Government aims to ensure that everyone who can benefit from higher education is able to do so. There are many benefits from higher education, for example, improved job prospects, better pay and an improved lifestyle, but there are costs too. So, if you are thinking of becoming a student, you need the facts. This guide provides them, although the figures quoted may be subject to change.

Changes to student finance from 2006

In 2006 the Welsh Assembly Government became responsible for administering the student finance system for students who normally live in Wales.

These services are delivered in partnership with Local Authorities, the Student Loans Company and Higher Education Institutions / Further Education Institutions under the brand '**Student Finance Wales**'.

Student Finance Wales will provide:

- **Deferred tuition fees:** Both new and current students will be able to defer paying their tuition fees by taking out a tuition fee loan. This loan will enable students to defer their fees until they have finished their studies and are earning over £15,000. No eligible student will have to pay any fees before starting their course, or while they are studying.

You do not have to take out a student loan for tuition fees. You can also choose to pay your fees yourself, directly to your college. However, if you don't take out this loan at the beginning of the year and then change your mind, you may not be able to take the loan out later in the year.

- **A Maintenance Loan:** Both new and current students can apply for a student loan towards their living costs. There are three annual rates available: living at home (£3,673), living away from home (£4,745) and living away from home and studying in London (£6,648). The amount of loan you receive will depend on the amount of grant you get, and on your household income.

Students taking out a student loan (for fees and/or maintenance) for the first time in 2006 or later, will have the amount of unpaid student loan written-off after 25 years by the Welsh Assembly Government.

- **A non-repayable Assembly Learning Grant of up to £2,906 a year for new full-time students from lower income households.** This grant is based on the household's income and does not have to be paid back. (Continuing students will still be eligible for the Higher Education Grant of up to £1,000 and the Assembly Learning Grant of £500).
- **A non-repayable Special Support Grant of up to £2,906 a year for new full-time students who may be eligible to receive Income Support and other means tested benefits such as Housing Benefit.** This will generally be lone parents, other student parents and students with disabilities. The Special Support Grant is based on the household's income and does not have to be paid back. Students who are eligible for the Special Support Grant will not be eligible for the Assembly Learning Grant.
- **Tuition Fee Grant:** Students who normally live in Wales and choose to study in Wales will qualify for a tuition fee grant of up to £1,940 from 2007/08 onwards. The grant amount is dependent upon what the individual college charges for the course they are undertaking. The tuition fee grant is available regardless of family income and is paid directly to the college at which the student is studying.

1 Introduction

For a more detailed explanation of Student Finance Wales services see our booklet '**A guide to financial support for higher education students in 2009/2010**'. You can get a copy from your local authority, by phoning the Student Finance Wales Contact Centre on 0845 602 8845 or by visiting our website at www.studentfinancewales.co.uk

The package of student finance for which you can apply will depend on when you commenced your

studies. There are two types of support available for both 'new' and 'old' system students. (If you are unsure of whether you are a 'new system' or 'old system' student you should contact your local authority for advice.)

'Old' system students will have started their course of study before 1 September 2006. 'New' system students will have started their course on or after 1 September 2006.

The following table summarises the help you may be able to get each year as a full-time higher education student with children relevant to your course start date.

Type of help available	New or old system students	How much?	Where from?	Page number
Childcare Grant	Both	Up to £161.50 a week for one child (85% of actual childcare costs up to £190 a week), or up to £274.55 a week for two or more children (85% of actual childcare costs up to £323 a week)	Local authority	8
Adult Dependants Grant	Both	Up to £2,647 for one adult dependant (usually a husband or wife, or partner)	Local authority	10
Parents Learning Allowance	Both	Up to £1,508	Local authority	10
Child Tax Credit	Both	How much you get depends on your circumstances and the level of your income (generally, your taxable income).	HM Revenue & Customs	11
Grant for tuition fees	Both	Up to £1,940 (new system) Up to £1,285 (old system)	Local authority	SFW/FSHE/V9 Page 10
Student loan for tuition fees or tuition fee contribution	Both	The fee you are charged but no more than: £3,225 (new system) £1,285 (old system) in an academic year	Local authority	4

Continued on next page

1 Introduction

Type of help available	For old-system or new-system students?	How much?	Where from?	Page number
Student loan for maintenance	Both	Up to £4,745 (£6,648 in London)	Local authority	4
Higher Education Grant	Old system students	Up to £1,000	Local authority	SFW/FSHE/V9 Page 15
Assembly Learning Grant	Both	Up to £2,906 (new system) Up to £1500 (old system)	Local authority	SFW/FSHE/V9 Page 10
Special Support Grant	New system students	Up to £2,906	Local authority	SFW/FSHE/V9 Page 11
Financial Contingency Fund	Both	Depends on need, based on an assessment of your income and outgoings.	Your university or college	14
Bursaries	On or after 1 September 2006	Variable – this depends on the university or college.	Your university or college	See your institution

1 Introduction

If you started your studies on or after 1 September 2006 and are eligible for financial support, you will be able to put off paying your tuition fees by taking out a student loan for tuition fees. This means that you will not have to pay before you start your course, or while you are studying. You will start repaying your fees after you have left higher education and are earning more than £15,000 a year.

If you started your course before 1 September 2006 you will be required to pay your tuition fees of up to £1,285 in academic year 2009/10. You may be eligible for a grant for some or all of your fees dependent upon your income. All students will, regardless of income, be able to apply for a tuition fee loan.

Financial support for living costs is provided through the student maintenance loan. If you are an old-system student you may get extra support from a Higher Education Grant. If you started your studies on or after 1 September 2006 you will be able to apply for the new Assembly Learning Grant or, if you are eligible for state benefits such as Income Support or Housing Benefit while you are studying, for the Special Support Grant.

If you have children you may also be able to get the Parents Learning Allowance of up to £1,508 to meet costs relating to your course, and a Childcare Grant if you use registered or approved childcare.

If you have children that you support financially, you can apply for Child Tax Credit from HM Revenue and Customs. If you receive the maximum amount of

Child Tax Credit and do not receive Working Tax Credit, your children should be entitled to free school meals.

If you are receiving a means-tested benefit such as Income Support or Housing Benefit, the Jobcentre Plus or local Housing Benefit office should not count the Childcare Grant and the Parents Learning Allowance when working out your benefit entitlement. The Higher Education Grant and Special Support Grant should also be disregarded when assessing your entitlement for means-tested benefits. Also, they will not normally count any discretionary payments from the Financial Contingency Funds if they are not intended for general living costs. If you receive a bursary from your university or college, you will need to ask your local authority or your university or college advice service whether any of this will be taken into account. More information is given on pages 17 to 19.

This guide is mainly for full-time students living in Wales (see note on page 4) who are studying in higher education on degree, initial teacher-training and HND-level courses. Students who receive an NHS bursary are not eligible for any Student Finance Wales supplementary grants but can apply for help from the Financial Contingency Funds at their university or college. For more information on Department of Health student funding, see page 22. For information on other types of student funding, please see page 21.

2 Financial help that is available

Please note that the information given here is general and cannot guarantee that you will receive this help. Your local authority will decide your actual entitlement based on your circumstances. If you are living with your husband, wife or partner, your local authority will take account of their income, together with any income of your dependent children. This may result in you receiving reduced supplementary grant support (or none at all). Your local authority may count as income any maintenance paid to your dependent children.

Note: Any full-time student who is responsible for a child or children on the first day of the academic year for which they are applying for support will be treated as an independent student for the purposes of assessing the household income. An 'independent student' is a student who is no longer expected to rely on their parents for financial support.

The Childcare Grant

The Childcare Grant is available for students who have dependent children and a low household income.

This includes students who are lone parents and students married to other students. If you have

children under 15 (or 17 if your child has registered as having special educational needs), the grant pays a set rate of 85% of your actual childcare costs throughout the whole year. For students in their final year, the Childcare Grant can be paid until the last day of the final term.

All three and four year olds are entitled to a free, part-time nursery place. You do not have to pay any fee for your child's free nursery place and so a Childcare Grant cannot be paid for a period during which your child is at nursery. If your child goes to a nursery that would normally charge fees, the fees charged should be reduced so that the basic entitlement to a place is free.

You can find out more information about free nursery places through your local authority's early years section or from the Childcare Link on 0800 096 0296 (freephone). Alternatively you can visit the Childcare Link website at www.childcarelink.gov.uk

If you claim Income Support or Housing Benefit, Jobcentre Plus or the local Housing Benefit office should not take account of any payments you receive through the Childcare Grant.

Help available	Childcare Grant For students with dependent children. How much help you get will depend on your income and that of your dependants. Jobcentre Plus and HM Revenue and Customs will not count any help you receive when working out your benefit or tax credit entitlement.
Who's eligible?	Students with dependent children in registered or approved childcare. You cannot get this grant if you or your partner receives the childcare element of the Working Tax Credit from HM Revenue and Customs.
How much?	It will be based on actual childcare costs. For one child: up to £161.50 a week (85% of the actual costs of up to £190 a week) throughout the year. For two or more children: up to £274.55 a week (85% of the actual costs of up to £323 a week) throughout the year. You will not have to repay this help.
How is it paid?	Usually in three instalments, from the Student Loans Company, with your loan and other grants such as the Parents Learning Allowance.

2 Financial help that is available

Childcare providers

You must use a registered or approved childcare provider to receive the Childcare Grant.

Registered childcare providers are childminders or other childcare providers who are registered and inspected by the Care and Social Services Inspectorate Wales (CSSIW).

They should display their CSSIW certificate to show that they are registered. Your local Children's Information Services will confirm if your childcare provider is registered. Registered childcare includes registered childminders, nurseries, playgroups, children's centres and holiday play schemes for children aged under eight. Only childcare for children under eight has to be registered, but children aged eight and over who are in childcare that is also for children under eight years are also eligible for the grant because they are attending registered childcare. Some schools provide day care for very young children and for children outside normal school hours. A Childcare Grant may be paid for this type of childcare as long as the school is registered as a day care provider by CSSIW.

Approved childcare providers are approved by an accredited organisation's quality assurance (QA) scheme. Approved childcare providers look after one or more children aged between eight and 14 (up to age 16 if the child is disabled) for more than two hours in any day. A childcare provider who is approved by an accredited organisation's QA scheme will have written confirmation of their approval. Approval is given for a fixed period (not more than two years) and the childcare provider will be given a reference number.

The Childcare Grant will also be available for a nanny or childcarer registered under the Childcare Approval Scheme Wales providing care in your home or other domestic premises.

For information about childcare that is available in your area visit www.childcarelink.gov.uk or phone the freephone number 0800 0960 296.

2 Financial help that is available

Extra help from your local authority

Help available	Adult Dependants Grant If you have a husband, wife or partner, or another adult member of your family other than an adult child, who depends on you financially, you may be eligible. How much you get depends on your income and that of your dependants.
Who's eligible?	Students with adult dependants.
How much?	Up to £2,647 a year for an adult dependant. You will not have to repay this help.
How is it paid?	It is usually paid in three instalments, from the Student Loans Company, with your loan.

Help available	Parents Learning Allowance For help with course-related costs for students with dependent children. How much you get depends on your income and that of your dependants (including your husband or wife or partner). Jobcentre Plus and HM Revenue and Customs should not count this grant when they work out your benefit and tax credit entitlement for 2008/2009.
Who's eligible?	Students with dependent children who receive Childcare Grant or whose dependants' income (including that of your husband or wife or partner) is below a set amount appropriate to their circumstances. See step 3 of the 'calculator' on page 12 for the different limits.
How much?	Up to £1,508 a year. You will not have to repay this help.
How is it paid?	It is usually paid in three instalments, from the Student Loans Company, with your loan.

2 Financial help that is available

Child Tax Credit from HM Revenue and Customs

Help available	Child Tax Credit is available to help with the costs of raising children. You should be entitled to free school meals for your children if you receive your maximum eligible amount of Child Tax Credit and are not receiving Working Tax Credit.
Who's eligible?	Students with dependent children may be entitled to claim Child Tax Credit. You do not need to be working to receive this help. You can get more information from HM Revenue and Customs helpline on 0845 300 3900 (text phone 0845 300 3909).
How much?	The money you get depends on your circumstances and income.
How is it paid?	Into your bank account every week or every four weeks.

Extra help from your college

(This help is available after you have started your course)

Financial help from your university or college is based on your circumstances. You should contact the student or advice services department for more information and details about how to apply.

Help available	Financial Contingency Funds The Financial Contingency Fund is made available to institutions to provide discretionary help to support vulnerable students, in particular to help them access and remain in higher education.
Who's eligible?	Financial Contingency Funding (FCF) is to be used by institutions to pay grants to provide financial help to those whose access to higher education might be inhibited by financial considerations or who, for whatever reason, including physical or other disabilities, face financial difficulties associated with living costs.
How much?	FCF funding will depend on individual circumstances and is at the discretion of institutions.
How do I apply?	Contact your student support or student services department at your institution. They will tell you what information you need to provide and how they will assess your application.
How is it paid?	Students will normally be paid by the institution within 15 days of their application being accepted.

2 Financial help that is available

Calculator for supplementary grants for student parents

You can use this calculator to help you estimate how much extra support you may be able to receive for your dependants. Follow the calculation until you get a final figure.

Step 1: Add together all the grants you may be eligible for.

Grant	Amount	Your figures
Adult Dependants Grant	£2,647	
Parents Learning Allowance	£1,508	
Childcare Grant (85% of the actual childcare costs x number of weeks). For example, the maximum for one child is 85% of £190 x 52 weeks = £8,398 (The maximum for two or more children is 85% of £323 a week.)	£8,398	
Total A	£12,553	£

Step 2: Add up any income your dependants may have (this includes any income your children may have, such as maintenance payments).

Dependant's name	Income
Total B	£

Step 3: Choose the circumstance that applies to you (choose only one).

Circumstance	Amount	Your figure
Two parents, one child	£3,473	
Two parents, two or more children	£4,632	
Lone parent, one child	£4,632	
Lone parent, two or more children	£5,797	
Total C		£

If total C is greater than total B, you should receive the maximum grant or grants you are entitled to. If it is less than total B, go to step 4.

2 Financial help that is available

Step 4: Take total C off total B to estimate your contribution.

	Amount
Your dependants' income (total B)	£
Less the limit (total C)	£
Total D	= £

Step 5: Amount of grant or grants you are eligible for

	Income
Maximum grant or grants you are entitled to (total A)	£
Less your contribution (total D)	£
Total extra funding you may receive Total E	= £

If the total E amount in step 5 is between £1 and £49, then you should receive a grant of £50.

Please note that if there is any income still to be taken into account (after the main income test for help with, for example, grant for tuition fees and the student loan for maintenance), we will reduce the extra funding that you receive by £1 for every £9.27 of income.

Other financial help you can get

For more detailed information about the financial help that is available to all students, you can get '**A guide to financial support for higher education students in 2009/2010**' from your local authority, by phoning the Student Finance Wales Contact Centre on 0845 602 8845 or by visiting our website at www.studentfinancewales.co.uk.

If you began your studies before 1st September 2006, you may get all or part of your tuition fees paid for you. Regardless of when you began your studies you can get a fee loan to match the fee you are charged or any contribution that you have to pay towards fees.

Help towards your living costs comes from a combination of student loans and grants. If you started your studies on or after 1 September 2006, you may also qualify for an Assembly Learning Grant or Special Support Grant. If you are started your studies before 1 September 2006 you may qualify for the Higher Education Grant. These will be assessed by your local authority as part of your main application for support. If you started your

studies on or after 1 September 2006, you may also receive a bursary from your university or college.

While you may be concerned about taking out loans, you should remember that the loans are not made on commercial terms. The rate of interest you will have to pay is equal to the RPI (retail price index), compared with commercial rates of up to 16% annual percentage rate (APR). The interest rate is only the amount needed to maintain the value of the outstanding balance so that you pay back what you borrowed in real terms. This rate of interest applies from the date you take out the loan until the date you pay it off.

You only have to repay student loans once you have completed or left your course. The repayment rate is directly linked to your income so that you can afford your monthly repayments. If your income is below the limit, you do not have to make any repayments.

3 An example of a student parent's income

The examples below show what your income could be in 2008/2009, depending on when you started your studies, if you are eligible for the Childcare Grant and other grants.

A lone parent studying full-time has two young children aged two and six. She is currently on

Income Support and gets Housing Benefit towards her rent for a housing association flat. While she is studying, she pays a registered childminder £200 a week to look after the two-year-old all day and the six-year-old after school and in the holidays.

If she started her studies on or after 1 September 2006, she could get the following.

From her local authority (or the Student Loans Company)

Description	Maximum amount available	Type of funding
Student loan for tuition fees	£1,285	Loan
Student loan for maintenance (outside London)	£4,745	Loan
Special Support Grant (not counted by Jobcentre Plus when working out benefits)	£2,906	Grant
Parents Learning Allowance (not counted by Jobcentre Plus)	£1,508	Grant
Childcare Grant (not counted by Jobcentre Plus)	£8,840 (£200 x 85% x 52 weeks = £8,840)	Grant
Total loan	£6,030	
Total grant	£13,145	
Total	£19,284	

From HM Revenue and Customs

Description	Maximum amount available	Type of funding
Child Tax Credit	Up to £4,075	Tax credit

From her college

Description	Maximum amount available	Type of funding
Bursaries	From September 2007, higher education institutions in Wales are committed to providing additional support for students under a new National Bursary [£319]. Students studying elsewhere in the UK who receive the full £2,906 Assembly Learning Grant or Special Support Grant and who are being charged the full £3,225 tuition fee are advised to apply for a bursary from their institution in 2009/10.	Bursary
Financial Contingency Funds (may be counted by Jobcentre plus when working out benefits)	Decided by the college or university, depends on her circumstances.	Grant

She can also claim Housing Benefit and Income Support in July and August, and may be able to get some Housing Benefit during the rest of the year.

3 An example of a student parent's income

If she started her studies before 1 September 2006, she could get the following.

From her local authority

Description	Maximum amount available	Type of funding
Her tuition fees paid in full	£1,285	Grant
Student loan (outside London)	£4,745	Loan
Higher Education Grant	£1,000	Grant
Assembly Learning Grant	£500	Grant
Parents Learning Allowance (not counted by Jobcentre Plus when working out benefits)	£1,508	Grant
Childcare Grant (not counted by Jobcentre Plus)	£8,840 (£200 x 85% x 52 weeks = £8,840)	Grant
Total loan	£4,745	
Total grant	£13,073	
Total	£17,878	

From HM Revenue and Customs

Description	Maximum amount available	Type of funding
Child Tax Credit	Up to £4,715	Tax credit

From her college

Description	Maximum amount available	Type of funding
Financial Contingency Funds (may be counted by Jobcentre plus when working out benefits)	Decided by the college or university, depends on her circumstances.	Grant

She can also claim Housing Benefit and Income Support in July and August, and may be able to get some Housing Benefit during the rest of the year.

4 How to apply

You should first apply to your local authority for help with tuition fees, a student loan for maintenance and extra help to meet your costs as a student parent. If you started your studies before 1 September 2006, you can apply for the Higher Education Grant. If you started your studies on or after 1 September 2006 you can apply for the Assembly Learning Grant or, if you are eligible for state benefits such as Income Support or Housing Benefit while you are studying, the Special Support Grant.

If you want to apply for the Childcare Grant, tell your local authority this when you are assessed for financial support. They will send you a short form '**Application for help with childcare costs**' (CCG1) for you to provide information about your childcare needs and details of your childcare provider. If you do not know your childcare costs, you can estimate the likely costs for your academic year. If your childcare costs vary each week or you do not use childcare every week, you must provide the dates and the different weekly costs on the CCG1 form. Your local authority will then base your Childcare Grant on the estimates you have provided. If you do not have a childcare provider yet, you can still send in your application form but you must confirm your provider's details later in your first term when you confirm the payments you have made.

A second form, '**Confirmation of Childcare Payments**' (CCG2), asks for evidence of payments you have made to your childcare provider and for details of any change of circumstances. You should fill in part 1 of the form. Ask your childcare provider to fill in and sign part 2 of the form to confirm your payments. Your local authority will reduce or increase your next instalment of Childcare Grant, depending on whether your estimated childcare costs on your application form were higher or lower than the actual amounts you paid to your provider.

You should send your local authority a separate CCG2 form (supplied by your local authority) by each of the following dates.

6 November 2009 – to confirm payments made between 1 September 2009 and 25 October 2009

5 February 2010 – to confirm payments made between 27 October 2009 and 24 January 2010

10 September 2010 – to confirm payments made between 29 January 2010 and 30 August 2010 (27 July 2010 if you are in the final year of your course, or you do not use childcare during the summer break).

If you cannot provide the necessary information by these dates, contact your local authority. You may also use part 3 of the CCG2 form to tell your local authority if your weekly childcare costs will change during the academic year. You will not receive your next instalment of the Childcare Grant if you do not return the form by each of the dates above. If you return your form late, this might delay your next Childcare Grant payment. If you do not return the form at all, you may lose your Childcare Grant and be asked to repay any Childcare Grant that you have already received.

Your Childcare Grant will generally be paid in three separate instalments, with the rest of your student support at the beginning of each term. If you have to pay childcare costs between the start of your academic year (usually 1 September) and the first day of your first term, your first payment will cover this period. If your 2009/2010 academic year begins in the autumn, the earliest you can start claiming a Childcare Grant is from 1 September 2009. If you have to pay childcare costs for your summer holiday, these will be included in your final term's instalment. The summer holiday is usually up to and including 31 August. If you are in the final year of your course, the Childcare Grant can only be paid until the last day of your final term.

You can also get the forms 'Application for help with childcare costs' and 'Confirmation of Childcare Payments' from our student support website at www.studentfinancewales.co.uk where you can download them and print them off.

5 Benefits and students

Please note that the information given here is general. If you think you may be eligible for any of the following benefits, please contact your local Jobcentre Plus, Housing Benefit office or student advisory service.

Full-time students in higher education are not generally entitled to an income-related benefit unless they fall into one of the 'vulnerable' groups, for example, lone parents or disabled students. However, if the student has a partner who is not a student and that partner is eligible for any of the income-related benefits, the partner may claim on behalf of the couple. (The student's income will be taken into account when assessing their partner's entitlement to means-tested benefits).

For many students who are eligible for income-related benefits, their income from student support will be too high to allow them to receive benefits. However, certain amounts of money are not taken into account when working out a student's income. Since September 2004, students in one of the vulnerable groups who are living in accommodation owned by the university can now apply for Housing Benefit during the term time.

You may also find it helpful to ask the advisory services in your students' union or student services department for advice.

The table below shows the relevant vulnerable groups for income-related benefit purposes and which benefits they may be eligible for.

Students who may be eligible for an income-related benefit	Housing Benefit and Council Tax Benefit (see note 1)	Income Support	Jobseeker's Allowance
Lone parents	✓	✓	
Student couple with dependent children	✓	✓ (see note 2)	✓ (see note 2)
Students intercalating (see note 3) after a period of sickness or caring	✓		✓
Disabled people who get disability or severe disability premium	✓	✓	
Disabled people who receive Disabled Students' Allowance (a grant paid under the student support system) because of deafness	✓	✓	
Pensioners (state retirement age)	✓	(see note 4)	

Note 1 - Since April 2004, most full-time students should not have to pay any Council Tax unless they are owner-occupiers who have another person living with them and paying them rent.

Note 2 - One of the couple may claim during the long holiday.

Note 3 - Intercalating is when a student has suspended their studies (for example, because of sickness or caring responsibilities) but the reason for the suspension has ended and the student cannot continue the course yet.

Note 4 - From 6 October 2003, pensioners should have received the new Pension Credit instead of Income Support.

5 Benefits and students

How does the Jobcentre Plus or local Housing Benefit office work out what I am eligible for?

In most cases, student finance replaces benefits as the main source of financial support for students, whether they decide to take out a student Maintenance Loan or not. To assess your entitlement to benefits, Jobcentre Plus and your local authority's Housing Benefit section works out your weekly income and compares this with the benefit you would receive each week.

Many students who are eligible for income-related benefits will find their income from student finance is higher than the amount of benefit they would normally receive. This may result in the student receiving reduced benefits or none at all. However, certain types of student finance are not taken into account when working out the amount of benefit a student is entitled to. The table below shows the types of student finance Jobcentre Plus and your local authority's Housing Benefit section take into account when they are working out a student's entitlement to benefit, and the types of student finance they don't take account of.

Student funding which Jobcentre Plus and your local authority's Housing Benefit section counts as part of your income

- Most of any student Maintenance Loan that you are entitled to, even if you choose not to take it out
- Assembly Learning Grant/Maintenance Grant
- Adult Dependants' Grant
- Payments from the Financial Contingency Fund that are meant to help with general living costs (though in some circumstances, all or part of the payment may not be counted)
- Bursaries that are not for costs relating to your course, or childcare

Student funding which Jobcentre Plus and your local authority's Housing Benefit section does not count as part of your income

- Tuition fee grant
- Student loan for tuition fees
- Special Support Grant
- Higher Education Grant
- Childcare Grant
- Parents' Learning Allowance
- Disabled Students' Allowances
- Payments from the Financial Contingency Fund that are not for general living costs
- Bursaries that are for costs relating to your course, or childcare

If you get other types of student finance, speak to your student adviser at college or university to find out whether they are counted as income when your entitlement to benefits is worked out.

Because the student Maintenance Loan also provides help towards costs related to your course, when working out your weekly income, a fixed amount for spending on books, equipment and travel will not be taken into account. An extra £10 of your weekly income is also not taken into account. For the 2008/2009 academic year, the fixed amounts not counted as income were £380 towards the cost of books and equipment and £295 for travel costs. From August 2009, your university's or college's student advisory service will be able to tell you the amounts for the 2009/2010 academic year. Income Support and income-based Jobseeker's Allowance are benefits paid for adults only. The parts previously paid for children are now covered by the tax credits paid by HM Revenue & Customs. You can get more information from Jobcentre Plus or HM Revenue & Customs.

5 Benefits and students

How to make a claim

When claiming benefit, you will be asked for evidence of your identity and that of your partner and children if appropriate. You will also be asked to provide other evidence to support your claim, for example, a letter from your local authority (or the Student Loans Company) showing the breakdown of your student support, bank statements and rental agreements.

The exact documents you will need may depend on the benefit you are claiming. The documents you need are usually shown on the relevant claim form. If you are visiting the relevant office to get the form and make the claim, it will help if you take the following with you.

- Your **National Insurance number** and that of your partner (if this applies). As well as this, or if you do not have one or have lost it, you will also need other proof of identity such as:
 - a birth certificate or passport - for you and any members of your family who you are claiming for; and
 - a Child Benefit reference number.
- Evidence of your **housing costs**, such as:
 - a mortgage statement;
 - a tenancy agreement; or
 - a rent book.
- Evidence of **income and savings**, such as:
 - a letter from your local authority (or the Student Loans Company) showing the breakdown of your student support;
 - latest bank statements;
 - savings books; or
 - any statement of a bursary or payment from the Financial Contingency Fund from your university or college.

What happens in the summer holiday?

For means-tested benefits, student support payments are assessed across the three academic quarters (starting on 1 September, 1 January and 1 April) when the Student Loans Company pays instalments of student support. Your student income is taken into account for the complete number of benefit weeks from 1 September to 30 June (These dates will differ for students who do not start their courses in the autumn). Students in the groups the Department for Work and Pensions class as vulnerable may receive benefit during July and August for courses that last for more than one year. However, benefits will be re-assessed from the first full week of September. Generally, students in their final year will have their student support taken into account until the last full benefit week of their final term.

For many students, their term does not start until late September, and they cannot receive their loan until the start of term. However, students can get help from their university or college's Financial Contingency Fund to cover that period, and they should contact the Fund Administrator in the summer term to arrange cover for the beginning of the next year. If a short-term loan is made from the Financial Contingency Fund specifically to help the student manage until they receive the student loan, this should not be taken into account as income, and the student will not have to take out a student loan in order to receive this short-term loan. Students about to start their first year can receive benefits until the first day of the course.

For more information about students and benefits, you can get a booklet called 'School Leavers and Students' from your local Jobcentre Plus, or look at the Department for Work and Pensions website at www.dwp.gov.uk

6 Tax credits

Two tax credits are administered by HM Revenue and Customs. These are Child Tax Credit (to support families with children) and Working Tax Credit (to support low-paid employees and self-employed people).

Child Tax Credit provides a single system of income-related support. It is paid directly into the bank account of the person in the family who is mainly responsible for looking after the children. A person does not have to be in paid work to receive Child Tax Credit. Students with children are entitled to make a claim. As long as you are 16 or over and responsible for one or more children, or a young person under 19 in relevant education, you may be able to claim Child Tax Credit. You may qualify for a higher rate if you have a child under one or with a disability. If you receive Child Tax Credit, this will not affect your entitlement to the Childcare Grant.

Working Tax Credit is paid to working people on a low income, with or without children. It also provides extra support for disabled people in work. To be eligible for Working Tax Credit, you must usually:

- be aged 25 or over and work 30 hours or more a week;
- be aged 16 or over, have responsibility for a child or young person under 19 in full-time education at a level below NVQ level 4, degree, HND or equivalent and work 16 hours or more a week; or
- be aged 16 or over, have a disability which puts you at a disadvantage in getting a job, satisfy HM Revenue and Customs' 'qualifying benefit' test or 'fast track' rules, and work 16 hours or more a week.

Working Tax Credit can offer help towards registered childcare costs to those with children through a childcare element, paying 80% of registered or approved childcare costs. To qualify for the childcare element of the Working Tax Credit, a lone parent must work at least 16 hours a week and, for couples, both members must work at least 16 hours a week (unless one member of the couple is, an in-patient in hospital, in prison, or unable to work because of ill health or a disability). Even if you meet these conditions, you do not have to claim the childcare element of the Working Tax Credit. Full-time students have a choice between the Working Tax Credit childcare element and the Childcare Grant. You, your husband or wife, or your partner cannot receive the Childcare Grant if you receive the childcare element of the Working Tax Credit from HM Revenue and Customs.

Student support and tax credits

Most elements of student support should not be counted as income for tax credits. However, the Adult Dependents Grant will count as income for tax credit purposes.

If you would like to know more about tax credits, you can:

- call the tax credits helpline on 0845 300 3900 (text phone 0845 300 3909); or
- drop into your local HM Revenue and Customs enquiry centre (listed under 'HM Revenue and Customs' in the phone book); or
- visit the website at <http://www.hmrc.gov.uk/individuals/tmatax-credits.shtml>

7 General information on student support

For more information on student support, you can get '**A guide to financial support for higher education students in 2009/2010**' from your local authority, by phoning 0800 731 9133 or by visiting our Student Finance Wales website at www.studentfinancewales.co.uk

Who should you contact?

- For enquiries about student finance and how to apply, contact the Student Finance Wales Contact Centre or your local authority.

- To apply on-line, go to www.studentfinancewales.co.uk
- For a paper copy of the application form, contact your local authority
- For a copy of one of our guides, contact the Student Finance Wales Contact Centre or download from the Student Finance Wales website

List of contacts

The Student Finance Wales Contact Centre

Students in **Wales** can now use the bilingual Student Finance Wales Contact Centre (SFWCC), to access a range of information relating to student finance.

The SFWCC advises on general enquiries such as:

- what financial help is available;
- the application process and timetable;
- questions about the on-line services at www.studentfinancewales.co.uk;
- progress in assessing your application; and
- paying your loan.

You can contact the SFWCC on 0845 602 8845 between 8am and 8pm Monday to Friday, and 9am to 1pm on Saturday.

You can also use the on-line services at www.studentfinancewales.co.uk to:

- find out how much loan and help towards your fees you are likely to receive using the entitlement calculator;
- track the progress of your application;
- update your address and other contact details;
- see copies of letters that have been sent to you;
- check when you are next due to be paid; and
- ask questions.

Local authorities

Students living in **Wales** can contact their **local authority**. Local authorities provide detailed advice on your likely entitlement and the result of the assessment of your application.

You should also contact your local authority if you need a paper copy of an application form.

You can access a list of local authority contacts at the Student Finance Wales website.

If you are still at school, your careers teacher can give you the address and phone number of your local authority.

How to obtain Student Finance Wales guides

Students living in Wales can ring **0800 731 9133** to order a copy of any of our guides free of charge.

7 General information on student support

If you normally live in England, you should contact the local authority for the area in which you normally live about student support arrangements. You can find contact details for local authorities in the phonebook.

If you normally live in Scotland, you should contact the Student Awards Agency for Scotland for information about arrangements.

The Student Awards Agency for Scotland

Phone: 0845 111 1711

E-mail: saas.geu@scotland.gsi.gov.uk

Website: www.saas.gov.uk

If you normally live in Northern Ireland, you should contact the Education and Library Board for the area in which you normally live.

You can find contact details for the Education and Library Boards at www.education-support.org.uk

If you are from the European Union, but not the UK, you should contact:

EU Customer Services Team

Phone: 0141 243 3570 (10am to 4pm)

Website: www.studentfinancedirect.co.uk/EU

E-mail: EU_team@slc.co.uk

If you have any questions about **repaying your student loan**, contact:

The Student Loans Company Limited

100 Bothwell Street

Glasgow G2 7JD

Phone: 0800 40 50 10

Website: www.slc.co.uk or

www.studentfinancedirect.co.uk

If you are not a full-time higher education student, or if you have particular needs, you can get more information about the following.

- If you want to study part-time in higher education, see the '**Financial Support for part-time students: Guide 2009/2010**' booklet.

- If you have a disability and want more information about Disabled Students' Allowances, you can get the guide '**Bridging the Gap**' from your local authority (or the Student Loans Company if your local authority is testing new student finance arrangements) by phoning 0800 731 9133 or by visiting our website.
- If you intend to study in further education, you can find out more from the guide '**Full Guide to Funding**' or '**A Guide to Funding for Adult Learners**' available at: <http://new.wales.gov.uk/topics/educationandskills/publications/guidance/learnerfundingguide/?lang=en>
Further help can be found at: <http://wales.gov.uk/news/archivepress/educationpress/edpress2006/1087552/?lang=en>
- If you want to study nursing, midwifery or the other allied health professions, you can get information about the NHS bursary scheme in the NHS Wales Student Awards Unit guide '**Financial Help for Health Care Students in Wales**'. You can get a copy of the booklet online at www.nliah.wales.nhs.uk or by contacting: NHS Wales Student Awards Unit
Bursary enquiries phone: 029 20196167
Childcare enquiries phone: 029 20196168
- For details of the different routes into teaching, and the funding that is available on these courses, ring the Teaching Information Line on 0845 6000 991, or look on their website at www.tda.gov.uk/Recruit.aspx?WT.mc_id=teach

More information about studying and benefits

Contact your local citizens advice bureau, or look at the Citizens Advice website at www.citizensadvice.org.uk

National Union of Students (NUS) Wales

Phone: (029) 2068 0070

Fax: (029) 2075 7083

E-mail: office@nus-wales.org.uk

Website: www.nusonline.co.uk/wales/

8 Glossary of terms

The following terms are used in this guide.

Assembly Learning Grant: A means tested grant that is available to students from low income households. This usually does not have to be paid back. If you leave your course of study early, you might have to repay some of the grant.

Bursary: Money paid to you by your institution to help towards your studies. This usually does not have to be paid back. If you leave your course of study early, you might have to repay some of the grant.

Fee Remission Grant: A grant for up to the full amount of your tuition fees, available to students who started their studies before 1 September 2006 from low income households. This does not have to be paid back.

Grant: Money paid from the Welsh Assembly Government to you, to help towards your studies. This does not usually have to be paid back

Loans: Welsh Assembly Government provided loans for example: 'student loans'. These are administered by a government run company, the Student Loans Company. These need to be paid back after your studies. Repayments depend on how much you earn.

Maintenance Loan: The part of your student loan meant for living expenses such as rent and food. The amount that you receive depends on your household income and where you study. The money is paid directly to you. It will need to be paid back after your studies although repayments depend on how much you earn.

Student Loans Company: A government owned non-profit making company that administers student financial support.

Tuition fees: The part of your student loan that pays your tuition fees. The amount you get does not depend on your household income, and can be up to the full cost of your tuition fee. This is paid directly to your place of study. It will need to be paid back after your studies, although repayments depend on how much you earn.

Tuition Fee Grant: A grant available to students who started their studies on or after 1 September 2006 who live in Wales and decide to study in Wales. This is not dependent on household income.

Tuition Fee Loan: The part of your student loan that pays your tuition fees. The amount you get does not depend on your household income, and can be up to the full cost of your tuition fee. This is paid directly to your place of study.

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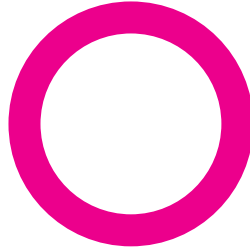
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cyllid myfyrwyr cymru

buddsoddwch yn eich dyfodol



Llywodraeth Cynulliad Cymru
Welsh Assembly Government



Grant Gofal Plant
a chymorth arall i
rieni sy'n fyfyrwyr
addysg uwch
amser llawn

yn 2009/10

Gallwch gael rhagor o gopiâu o'r canllaw hwn trwy ffonio ein llinell wybodaeth am ddim ar 0800 731 9133 gan ddyfynnu cyfeirnod SFW/CCGB/V9.

Mae gwasanaeth ffôn testun am ddim ar gael ar 0800 328 8988.

Yn ogystal, mae modd i chi gael fersiwn Braille o'r canllaw hwn, fersiwn ohono ar dâp sain neu fersiwn ohono mewn print mawr trwy ffonio'r llinell wybodaeth Rhadffôn.

ISBN 978-0-9560348-8-5

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1 Cyflwyniad

Mae'r canllaw hwn yn nodi'r help ariannol sydd ar gael yn ystod blwyddyn academiaidd 2009/10 ar gyfer myfyrwyr addysg uwch amser llawn sydd â phlant neu oedolion dibynnol. Mae'n cynnwys manylion am y Grant Gofal Plant, y Lwfans Dysgu i Rieni, y Grant Oedolion Dibynnol a help ariannol arall sydd ar gael i fyfyrwyr amser llawn. Dylai myfyrwyr rhan-amser sydd â phlant neu oedolion dibynnol ddarllen 'Canllaw i'r cymorth ariannol i fyfyrwyr addysg uwch rhan-amser'.

Nod Llywodraeth Cynulliad Cymru yw sicrhau bod pawb a allai elwa o addysg uwch, yn gallu gwneud hynny. Mae addysg uwch yn cynnig nifer o fanteisio, er enghraifft, rhagolygon gwell o ran cael swydd, cyflog gwell a ffordd o fyw sy'n well, ond mae costau ynghlwm hefyd. Felly, os ydych yn ystyried bod yn fyfyrwr, bydd angen i chi gael y ffeithiau. Mae'r canllaw hwn yn rhoi'r ffeithiau hynny i chi, er y gallai'r ffigurau a ddyfynnir newid.

Newidiadau i drefniadau cyllid myfyrwyr o 2006
Yn 2006, daeth Llywodraeth Cynulliad Cymru yn gyfrifol am weinyddu'r system cyllid myfyrwyr o ran myfyrwyr sy'n byw yng Nghymru fel arfer.

Bydd y gwasanaethau hyn yn cael eu darparu mewn partneriaeth ag Awdurdodau Lleol, y Cwmni Benthyciadau Myfyrwyr a Sefydliadau Addysg Uwch / Sefydliadau Addysg Bellach dan y brand 'Cyllid Myfyrwyr Cymru'.

Bydd Cyllid Myfyrwyr Cymru yn darparu:

- **Ffioedd dysgu wedi'u gohirio:** Bydd myfyrwyr newydd a myfyrwyr presennol yn gallu gohirio talu ffioedd dysgu trwy gael benthyciad ffioedd dysgu. Bydd y benthyciad hwn yn galluogi myfyrwyr i ohirio talu eu ffioedd nes byddant wedi cwblhau eu hastudiaethau ac yn ennill dros £15,000. Ni fydd yn rhaid i unrhyw fyfyrwr cymwys dalu unrhyw ffioedd cyn iddynt gychwyn ar eu cwrs, neu yn ystod y cyfnod pan fyddant yn astudio.

Nid oes yn rhaid i chi gael benthyciad myfyrwyr er mwyn talu ffioedd dysgu. Yn ogystal, gallwch ddewis talu'ch ffioedd eich hun, yn uniongyrchol i'ch coleg. Fodd bynnag, os na fyddwch yn

manteisio ar y benthyciad hwn ar ddechrau'r flwyddyn ac os byddwch yn newid eich meddwl wedi hyn, efallai na fydd modd i chi gael y benthyciad yn nes ymlaen yn ystod y flwyddyn.

- **Benthyciad Cynhaliaeth:** Gall myfyrwyr newydd a myfyrwyr presennol wneud cais am fenthyciad myfyrwyr er mwyn talu eu costau byw. Mae tair cyfradd flynyddol ar gael: byw gartref (£3,673), byw oddi cartref (£4,745) a byw oddi cartref ac yn astudio yn Llundain (£6,648). Bydd cyfanswm y benthyciad y byddwch yn ei gael yn dibynnu ar gyfanswm y grant y byddwch yn ei gael, ac ar incwm eich cartref.

Bydd Llywodraeth Cynulliad Cymru yn dileu unrhyw fenthyciad myfyrwyr nad yw wedi cael ei dalu ar ôl 25 o flynyddoedd gan fyfyrwr sy'n cael benthyciad myfyrwyr (ar gyfer ffioedd a/neu gynhaliaeth) am y tro cyntaf yn 2006 neu wedi hynny.

- **Grant Dysgu'r Cynulliad o hyd at £2,906 y flwyddyn ar gyfer myfyrwyr amser llawn newydd o gartrefi sydd ar incwm is, na fydd angen ei ad-dalu.** Caiff y grant hwn ei seilio ar incwm y cartref ac ni fydd yn rhaid ei ad-dalu. (Bydd myfyrwyr sy'n parhau yn gymwys o hyd i gael y Grant Addysg Uwch o hyd at £1,000 a Grant Dysgu'r Cynulliad o £500).
- **Grant Cymorth Arbennig, na fydd angen ei ad-dalu, o hyd at £2,906 y flwyddyn ar gyfer myfyrwyr amser llawn newydd a allai fod yn gymwys i gael Cymhorthdal Incwm a budd-daliadau eraill megis Budd-dal Tai, y cynhelir prawf modd ar eu cyfer.** Yn gyffredinol, bydd hwn ar gyfer rhieni unigol, rhieni eraill sy'n fyfyrwr a myfyrwyr y mae ganddynt anabledau. Caiff y Grant Cymorth Arbennig ei seilio ar incwm y cartref ac ni fydd yn rhaid ei ad-dalu. Ni fydd myfyrwyr sy'n gymwys i gael y Grant Cymorth Arbennig, yn gymwys i gael Grant Dysgu'r Cynulliad.
- **Grant Ffioedd Dysgu:** Bydd myfyrwyr sy'n byw yng Nghymru fel arfer ac sy'n dewis astudio yng Nghymru yn gymwys i gael grant ffioedd ddysgu o hyd at £1,940 o 2007/08 ymlaen. Mae swm y grant yn dibynnu ar yr hyn a godir gan y

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coleg unigol am y cwrs y maent yn ei ddilyn. Mae'r grant ffioedd dysgu ar gael beth bynnag fo incwm y teulu ac fe'i telir yn uniongyrchol i'r coleg lle y mae'r myfyriwr yn astudio.

Am esboniad manylach o wasanaethau Cyllid Myfyrywr Cymru, trowch at ein llyfryn '**Canllaw i'r cymorth ariannol ar gyfer myfyrywr addysg uwch yn 2009/10**'. Gallwch gael copi gan eich awdurdod lleol trwy ffonio Canolfan Gyswllt Cyllid Myfyrywr Cymru ar 0845 602 8845 neu trwy droi at ein gwefan sef www.cyllidmyfyrywrcymru.co.uk.

Bydd y pecyn cyllid myfyrywr y byddwch yn gallu gwneud cais amdano yn dibynnu ar pryd y gwnaethoch chi gychwyn ar eich astudiaethau. Mae dau fath o gymorth ar gael i fyfyrwr sy'n perthyn i'r system 'newydd' a'r rhai sy'n perthyn i'r 'hen' system. (Os nad ydych yn siŵr ynghylch a ydych yn fyfyrwr yn y 'system newydd' neu'r 'hen system', dylech gysylltu â'ch awdurdod lleol i ofyn am gyngor.)

Bydd myfyrywr yn yr 'hen' system wedi cychwyn ar eu cwrs cyn 1 Medi 2006. Bydd myfyrywr yn y system 'newydd' wedi cychwyn ar eu cwrs ar neu ar ôl 1 Medi 2006.

Mae'r tabl canlynol yn rhoi crynodeb o'r help y gallech fod yn gallu ei gael bob blwyddyn fel myfyriwr addysg uwch amser llawn sydd â phlant, ac sy'n berthnasol i'r dyddiad y gwnaethoch chi gychwyn ar eich cwrs.

Math o help sydd ar gael	Myfyrywr yn yr hen system neu'r system newydd	Faint?	O ble?	Rhif y dudalen
Grant Gofal Plant	Y ddau	Hyd at £161.50 yr wythnos ar gyfer un plentyn (85% o'r costau gofal plant go iawn hyd at £190 yr wythnos), neu hyd at £274.55 yr wythnos am ddau blentyn neu fwy (85% o'r costau gofal plant go iawn hyd at £323 yr wythnos)	Awdurdod lleol	8
Grant Oedolion Dibynnol	Y ddau	Hyd at £2,647 ar gyfer un oedolyn dibynnol (gŵr neu wraig neu bartner fel arfer)	Awdurdod lleol	10
Lwfans Dysgu i Rieni	Y ddau	Hyd at £1,508	Awdurdod lleol	10
Credyd Treth Plant	Y ddau	Bydd y swm y byddwch yn ei gael yn dibynnu ar eich amgylchiadau ac ar lefel eich incwm (yn gyffredinol, eich incwm trethadwy).	Cyllid a Thollau EM	11
Grant ar gyfer ffioedd dysgu	Y ddau	Hyd at £1,940 (system newydd) Hyd at £1,285 (hen system)	Awdurdod lleol	SFW/FSHE/V9 Tudalen 10
Benthyciad myfyrywr er mwyn talu ffioedd dysgu neu er mwyn cyfrannu at ffioedd dysgu	Y ddau	Y ffi a godir arnoch chi, ond heb fod dros: £3,225 (system newydd) £1,285 (hen system) yn ystod blwyddyn academiaidd	Awdurdod lleol	4

Yn parhau ar y dudalen nesaf

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Math o help sydd ar gael	Ar gyfer myfyrwyr yn y system newydd neu'r hen system?	Faint?	O ble?	Rhif y dudalen
Benthyciad myfyrwyr ar gyfer cynhaliath	Y ddau	Hyd at £4,745 (£6,648 yn Llundain)	Awdurdod lleol	4
Grant Addysg Uwch	Myfyrwyr yn yr hen system	Hyd at £1,000	Awdurdod lleol	SFW/FSHE/V9 Tudalen 15
Grant Dysgu'r Cynulliad	Y ddau	Hyd at £2,906 (system newydd) Hyd at £1,500 (hen system)	Awdurdod lleol	SFW/FSHE/V9 Tudalen 10
Grant Cymorth Arbennig	Myfyrwyr yn y system newydd	Hyd at £2,906	Awdurdod lleol	SFW/FSHE/V9 Tudalen 11
Cronfa Ariannol wrth Gefn	Y ddau	Mae'n dibynnu ar angen; mae wedi'i seilio ar asesiad o'ch incwm a'ch alldaliadau.	Eich prifysgol neu goleg	14
Bwrsariaethau	Ar neu ar ôl 1 Medi 2006	Amrywiol – mae hyn yn dibynnu ar y brifysgol neu'r coleg.	Eich prifysgol neu goleg	Gweler eich sefydliad

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Os gwnaethoch chi gychwyn ar eich astudiaethau ar neu ar ôl 1 Medi 2006 ac os ydych chi'n gymwys i gael cymorth ariannol, byddwch yn gallu gohirio talu eich ffioedd dysgu trwy gael benthyciad myfyrwyr i dalu eich ffioedd dysgu. Mae hyn yn golygu na fydd yn rhaid i chi eu talu cyn i chi gychwyn ar eich cwrs, neu yn ystod y cyfnod pan fyddwch chi'n astudio. Byddwch yn dechrau ad-dalu'ch ffioedd ar ôl i chi adael addysg uwch ac yn ennill dros £15,000 y flwyddyn.

Os gwnaethoch chi gychwyn ar eich cwrs cyn 1 Medi 2006, bydd angen i chi dalu eich ffioedd dysgu o hyd at £1,285 yn ystod blwyddyn academiaidd 2009/10. Efallai y byddwch yn gymwys i gael grant i dalu rhywfaint o'ch ffioedd neu'ch holl ffioedd, gan ddibynnu ar eich incwm. Beth bynnag fo'ch incwm, bydd modd i bob myfyrwr wneud cais am fenthyciad ffioedd dysgu.

Mae cymorth ariannol i dalu costau byw yn cael ei ddarparu trwy gyfrwng y benthyciad cynhaliaeth i fyfyrwyr. Os ydych yn fyfyrwr dan yr hen system, efallai y byddwch yn cael cymorth ychwanegol gan Grant Addysg Uwch. Os gwnaethoch chi gychwyn ar eich astudiaethau ar neu ar ôl 1 Medi 2006, byddwch yn gallu gwneud cais am Grant Dysgu'r Cynulliad newydd neu, os ydych yn gymwys i gael budd-daliadau'r wladwriaeth megis Cymhorthdal Incwm neu Fudd-dal Tai pan fyddwch yn astudio, y Grant Cymorth Arbennig.

Os oes gennych blant, efallai y byddwch yn gallu cael y Lwfans Dysgu i Rieni o hyd at £1,508 hefyd, er mwyn talu'r costau sy'n ymwneud â'ch cwrs, a Grant Gofal Plant os ydych yn manteisio ar ofal plant cofrestredig neu gymeradwyedig.

Os oes gennych blant yr ydych yn eu cefnogi yn ariannol, gallwch wneud cais am Gredyd Treth Plant gan Gyllid a Thollau EM. Os ydych yn cael uchafswm y Credyd Treth Plant ac os nad ydych yn cael Credyd Treth Gwaith, dylai'ch plant fod yn gymwys i gael prydau am ddim yn yr ysgol.

Os ydych yn cael budd-dal prawf modd fel Cymhorthdal Incwm neu Fudd-dal Tai, ni ddylai'r Ganolfan Byd Gwaith neu'r swyddfa Budd-dal Tai leol ystyried y Grant Gofal Plant a'r Lwfans Dysgu i Rieni wrth gyfrifo'ch hawl i gael budd-dal. Dylid diystyru'r Grant Addysg Uwch a'r Grant Cymorth Arbennig hefyd wrth asesu'ch hawl i gael budd-daliadau prawf modd. Yn ogystal, ni fyddant fel arfer yn ystyried unrhyw daliadau dewisol gan y Cronfeydd Ariannol wrth Gefn os nad ydynt er mwyn talu costau byw cyffredinol. Os ydych yn cael bwrsariaeth gan eich prifysgol neu goleg, bydd angen i chi holi'ch awdurdod lleol neu wasanaeth cynghori eich coleg neu brifysgol ynghylch a fydd hyn yn cael ei ystyried. Rhoddir rhagor o wybodaeth ar dudalennau 17 i 19.

Yn bennaf, mae'r canllaw hwn ar gyfer myfyrwyr amser llawn sy'n byw yng Nghymru (gweler y nodyn ar dudalen 4) ac sy'n astudio cyrsiau addysg uwch lefel gradd, DCU a hyfforddiant cychwynnol i athrawon. Ni fydd myfyrwyr sy'n cael bwrsariaeth GIG yn gymwys i gael unrhyw grantiau atodol gan Cyllid Myfyrwyr Cymru ond gallant wneud cais am help gan Gronfeydd Ariannol wrth Gefn eu prifysgol neu goleg. Am ragor o wybodaeth am yr arian a roddir i fyfyrwyr gan yr Adran Iechyd, trowch at dudalen 22. Am wybodaeth am fathau eraill o arian i fyfyrwyr, trowch at dudalen 21.

2 Help ariannol sydd ar gael

Sylwer mai gwybodaeth gyffredinol a nodir fan hyn ac na ellir gwarantu y byddwch yn cael yr help hwn. Bydd eich awdurdod lleol yn penderfynu ar yr hyn y bydd gennych yr hawl i'w gael ac yn ei seilio ar eich amgylchiadau. Os ydych yn byw gyda'ch gŵr, eich gwraig neu'ch partner, bydd eich awdurdod lleol yn ystyried eu hincwm nhw, ynghyd ag unrhyw incwm eich plant dibynnol. Gallai hyn arwain at y penderfyniad i roi cymorth grant atodol is (neu ddim o gwbl) i chi. Gallai'ch awdurdod lleol ystyried unrhyw daliadau cynhaliaeth a delir i'ch plant dibynnol fel incwm.

Sylwer: Bydd unrhyw fyfyrwr amser llawn sy'n gyfrifol am blentyn neu blant ar ddiwrnod cyntaf y flwyddyn academaidd y maent yn gwneud cais am gymorth ar ei chyfer, yn cael eu trin fel myfyrwr annibynnol at ddibenion asesu incwm y cartref. Mae 'myfyrwr annibynnol' yn fyfyrwr na ddisgwylir iddynt ddibynnu ar eu rhieni am gymorth ariannol mwyach.

Y Grant Gofal Plant

Mae'r Grant Gofal Plant ar gael i fyfyrwyr y mae ganddynt blant dibynnol ac y mae incwm eu cartref yn isel.

Mae hyn yn cynnwys myfyrwyr sy'n rhieni unigol a myfyrwyr sy'n briod gyda myfyrwyr eraill. Os oes gennych blant dan 15 oed (neu 17 oed os yw'ch

plentyn wedi'u cofrestru fel plentyn sydd ag anghenion addysgol arbennig), bydd y grant yn talu cyfradd benodedig sef 85% o'ch costau gofal plant go iawn trwy gydol y flwyddyn gyfan. I fyfyrwyr yn eu blwyddyn derfynol, gellir talu'r Grant Gofal Plant tan ddiwrnod olaf y tymor olaf.

Mae gan bob plentyn tair a phedair oed yr hawl i gael lle rhan-amser am ddim mewn darpariaeth feithrin. Nid oes yn rhaid i chi dalu unrhyw ffi am le am ddim eich plentyn mewn darpariaeth feithrin, felly ni ellir talu Grant Gofal Plant am y cyfnod pan fydd eich plentyn mewn darpariaeth feithrin. Os yw'ch plentyn yn mynychu meithrinfa a fyddai'n codi ffioedd fel arfer, dylid gostwng y ffioedd a godir er mwyn sicrhau bod yr hawl sylfaenol i gael lle yno am ddim.

Gallwch gael rhagor o wybodaeth am y lleoedd am ddim mewn darpariaeth feithrin gan adran blynnydoedd cynnar eich awdurdod lleol neu gan Childcare Link ar 0800 096 0296 (rhadffôn). Neu, gallwch droi at wefan Childcare Link sef www.childcarelink.gov.uk.

Os ydych yn hawlio Cymhorthdal Incwm neu Fudd-dal Tai, ni ddylai Canolfan Byd Gwaith neu'r swyddfa Budd-dal Tai leol ystyried unrhyw daliadau y byddwch yn eu cael trwy gyfrwng y Grant Gofal Plant.

Help sydd ar gael	Grant Gofal Plant I fyfyrwyr y mae ganddynt blant dibynnol. Bydd swm yr help y byddwch yn ei gael yn dibynnu ar eich incwm ac incwm eich dibynyddion. Ni fydd Canolfan Byd Gwaith a Chyllid a Thollau EM yn ystyried unrhyw help yr ydych yn ei gael wrth gyfrifo'ch hawl i gael budd-daliadau neu gredyd treth.
Pwy sy'n gymwys?	Myfyrwyr amser llawn y mae ganddynt blant dibynnol mewn darpariaeth gofal plant cofrestredig neu gymeradwyedig. Ni allwch gael y grant hwn os ydych chi neu'ch partner yn cael elfen gofal plant y Credyd Treth Gwaith gan Gyllid a Thollau EM.
Faint?	Caiff ei seilio ar gostau gofal plant go iawn. Ar gyfer un plentyn: hyd at £161.50 yr wythnos (85% o'r costau gofal plant go iawn hyd at £190 yr wythnos) trwy gydol y flwyddyn. Ar gyfer dau blentyn neu fwy: hyd at £274.55 yr wythnos (85% o'r costau gofal plant go iawn hyd at £323 yr wythnos) trwy gydol y flwyddyn. Ni fydd yn rhaid i chi ad-dalu'r help hwn.
Sut y bydd yn cael ei dalu?	Ar ffurf tri rhandaliad fel arfer, gan y Cwmni Benthyciadau Myfyrwyr, gyda'ch benthyciad a grantiau eraill fel y Lwfans Dysgu i Rieni.

2 Help ariannol sydd ar gael

Darparwyr gofal plant

Rhaid i chi ddefnyddio darparwr gofal plant cofrestredig neu gymeradwyedig er mwyn cael y Grant Gofal Plant.

Mae darparwyr **gofal plant cofrestredig** yn warchodwyr plant neu'n ddarparwyr gofal plant eraill sy'n cael eu cofrestru a'u harolygu gan Arolygiaeth Gofal a Gwasanaethau Cymdeithasol Cymru (AGGCC).

Dylent arddangos eu tystysgrif AGGCC er mwyn dangos eu bod yn gofrestrdig. Bydd eich Gwasanaethau Gwybodaeth Plant lleol yn cadarnhau a yw'ch darparwr gofal plant yn gofrestrdig neu beidio. Mae gofal plant cofrestredig yn cynnwys gwarchodwyr plant cofrestredig, meithrinfeydd, grwpiau chwarae, canolfannau plant a chynlluniau chwarae yn ystod y gwyliau i blant dan wyth oed. Dim ond gofal plant i blant dan wyth oed sy'n gorfod bod yn gofrestrdig, ond mae plant sy'n wyth oed ac yn hŷn ac sy'n mynychu darpariaeth gofal plant sydd ar gyfer plant dan wyth oed hefyd, yn gymwys i gael y grant hefyd oherwydd eu bod yn mynychu gofal plant cofrestredig. Mae rhai ysgolion yn darparu gofal dydd i blant ifanc iawn ac i blant y tu allan i oriau ysgol arferol. Gellir talu Grant Gofal Plant am y math hwn o ofal plant ar yr amod bod yr ysgol yn cael ei chofrestru fel darparwr gofal dydd gydag AGGCC.

Mae darparwyr **gofal plant cymeradwyedig** yn cael eu cymeradwyo gan gynllun sicrhau ansawdd (SA) sefydliad achrededig. Mae darparwyr gofal plant cymeradwyedig yn gofalu am un plentyn neu fwy rhwng wyth ac 14 oed (hyd at 16 oed os yw'r plentyn yn anabl) am dros ddwy awr y dydd. Bydd darparwr gofal plant sydd wedi'u cymeradwyo gan gynllun SA sefydliad achrededig, yn meddu ar gadarnhad ysgrifenedig o'u cymeradwyaeth. Rhoddir cymeradwyaeth am gyfnod penodedig (heb fod dros ddwy flynedd) a rhoddir cyfeirnod i'r darparwr gofal plant.

Yn ogystal, bydd y Grant Gofal Plant ar gael ar gyfer nani neu ofalwr plant a gofrestrwyd dan Gynllun Cymeradwyo Gofal Plant Cymru sy'n darparu gofal yn eich cartref chi neu mewn eiddo domestig arall.

Am wybodaeth am ofal plant sydd ar gael yn eich ardal, trowch at www.childcarelink.gov.uk neu ffoniwch y rhif rhadffôn 0800 0960 296.

2 Help ariannol sydd ar gael

Help ychwanegol gan eich awdurdod lleol

Help sydd ar gael	Grant Oedolion Dibynnol Os oes gennych ŵr, gwraig neu bartner, neu aelod arall o'ch teulu sy'n oedolyn, ac eithrio plentyn sy'n oedolyn, sy'n dibynnu arnoch chi yn ariannol, efallai y byddwch yn gymwys. Bydd y swm y byddwch yn ei gael yn dibynnu ar eich incwm ac ar incwm eich dibynyddion.
Pwy sy'n gymwys?	Myfyrwyr sydd ag oedolion dibynnol.
Faint?	Hyd at £2,647 y flwyddyn am oedolyn dibynnol. Ni fydd yn rhaid i chi ad-dalu'r help hwn.
Sut y bydd yn cael ei dalu?	Fel arfer, caiff ei dalu ar ffurf tri rhandaliad gan y Cwmni Benthyciadau Myfyrwyr, gyda'ch benthyciad.

Help sydd ar gael	Lwfans Dysgu i Rien Ar gyfer myfyrwyr sydd â phlant dibynnol er mwyn helpu i dalu costau sy'n gysylltiedig â'r cwrs. Bydd y swm y byddwch yn ei gael yn dibynnu ar eich incwm ac incwm eich dibynyddion (gan gynnwys eich gŵr neu'ch gwraig neu'ch partner). Ni ddylai Canolfan Byd Gwaith a Chyllid a Thollau EM ystyried y grant hwn wrth iddynt gyfrifo'ch hawl i gael budd-daliadau a chredydau treth ar gyfer 2008/09.
Pwy sy'n gymwys?	Myfyrwyr y mae ganddynt blant dibynnol ac sy'n cael Grant Gofal Plant neu y mae incwm eu dibynyddion (gan gynnwys incwm eich gŵr neu'ch gwraig neu'ch partner) yn is na swm penodedig sy'n briodol i'w hamgylchiadau. Gweler cam 3 y 'canllaw cyfrifo' ar dudalen 12 am y gwahanol gyfyngiadau.
Faint?	Hyd at £1,508 y flwyddyn. Ni fydd yn rhaid i chi ad-dalu'r help hwn.
Sut y bydd yn cael ei dalu?	Fel arfer, mae'n cael ei dalu ar ffurf tri rhandaliad, gan y Cwmni Benthyciadau Myfyrwyr, gyda'ch benthyciad.

2 Help ariannol sydd ar gael

Credyd Treth Plant gan Gyllid a Thollau EM

Help sydd ar gael	Mae Credyd Treth Plant ar gael i helpu gyda'r gost o fagu plant. Dylech fod yn gymwys i gael prydau am ddim yn yr ysgol i'ch plant os ydych yn cael y swm cymwys uchaf y gallwch ei gael o ran y Credyd Treth Plant ac os nad ydych yn cael Credyd Treth Gwaith.
Pwy sy'n gymwys?	Efallai y bydd myfyrwyr sydd â phlant dibynnol yn gallu hawlio Credyd Treth Plant. Nid oes yn rhaid i chi fod yn gweithio i gael yr help hwn. Gallwch gael rhagor o wybodaeth gan linell gymorth Cyllid a Thollau EM ar 0845 300 3900 (ffôn testun 0845 300 3909).
Faint?	Mae'r arian y byddwch yn ei gael yn dibynnu ar eich amgylchiadau a'ch incwm.
Sut y bydd yn cael ei dalu?	I mewn i'ch cyfrif banc bob wythnos neu bob pedair wythnos.

Help ychwanegol gan eich coleg

(Mae'r help hwn ar gael ar ôl i chi gychwyn ar eich cwrs)

Caiff help ariannol gan eich prifysgol neu goleg ei seilio ar eich amgylchiadau. Dylech gysylltu â'r adran gwasanaethau cyngor neu fyfyrwyr i gael rhagor o wybodaeth a manylion ynghylch sut i wneud cais.

Help sydd ar gael	Cronfeydd Ariannol wrth Gefn Mae'r Gronfa Ariannol wrth Gefn ar gael i sefydliadau er mwyn iddynt ddarparu help dewisol i gynorthwyo myfyrwyr sy'n agored i niwed, yn benodol er mwyn eu helpu i fanteisio ar addysg uwch ac i aros mewn addysg uwch.
Pwy sy'n gymwys?	Dylai Arian Wrth Gefn (AWG) gael ei ddefnyddio gan sefydliadau i dalu grantiau er mwyn rhoi help ariannol i'r rhai y gallai ystyriaethau ariannol gyfyngu ar eu cyfleoedd i fanteisio ar addysg uwch neu'r rhai sy'n wynebu, am ba reswm bynnag, gan gynnwys anableddau corfforol ac anableddau eraill, anawsterau ariannol sy'n gysylltiedig â chostau byw.
Faint?	Bydd arian AWG yn dibynnu ar amgylchiadau unigol ac mae'n cael ei roi yn unol â disgresiwn sefydliadau.
Sut ddylwn i wneud cais?	Dylech gysylltu â'ch adran gwasanaethau myfyrwyr neu gymorth i fyfyrwyr yn eich sefydliad. Byddant yn dweud wrthyhch pa wybodaeth y bydd angen i chi ei darparu a sut y byddant yn asesu'ch cais.
Sut y bydd yn cael ei dalu?	Fel arfer, telir myfyrwyr gan y sefydliad cyn pen 15 diwrnod o'u cais yn cael ei dderbyn.

2 Help ariannol sydd ar gael

Canllaw cyfrifo grantiau atodol i fyfyrwyr sy'n rhieni

Gallwch ddefnyddio'r canllaw cyfrifo hwn i'ch helpu i amcangyfrif faint o gymorth ychwanegol y gallech ei gael ar gyfer eich dibynnyddion. Dilynwch y broses gyfrifo nes i chi gael ffigur terfynol.

Cam 1: Adiwrch yr holl grantiau y gallech fod yn gymwys i'w cael.

Grant	Swm	Eich ffigurau
Grant Oedolion Dibynnol	£2,647	
Lwfans Dysgu i Rieni	£1,508	
Grant Gofal Plant (85% o'r costau gofal plant go iawn x nifer yr wythnosau). Er enghraifft, yr uchafswm ar gyfer un plentyn yw 85% o £190 x 52 wythnos = £8,398 (Yr uchafswm ar gyfer dau blentyn neu fwy yw 85% o £323 yr wythnos.)	£8,398	
Cyfanswm A	£12,553	£

Cam 2: Adiwrch unrhyw incwm y gallai'ch dibynnyddion fod yn ei gael (mae hyn yn cynnwys unrhyw incwm y gallai'ch plant fod yn ei gael megis taliadau cynhaliath).

Enw'r dibynnydd	Incwm
Cyfanswm B	£

Cam 3: Dewiswch y sefyllfa sy'n berthnasol i chi (dylech ddewis un yn unig).

Sefyllfa	Swm	Eich ffigur
Dau riant, un plentyn	£3,473	
Dau riant, dau blentyn neu fwy	£4,632	
Rhiant unigol, un plentyn	£4,632	
Rhiant unigol, dau blentyn neu fwy	£5,797	
Cyfanswm C		£

Os yw cyfanswm C yn uwch na chyfanswm B, dylech gael uchafswm y grant neu'r grantiau y mae gennych yr hawl i'w cael. Os yw'n llai na chyfanswm B, ewch ymlaen i gam 4.

2 Help ariannol sydd ar gael

Cam 4: Tynnwch gyfanswm C o gyfanswm B er mwyn amcangyfrif eich cyfraniad.

	Swm
Incwm eich dibynyddion (cyfanswm B)	£
Yn llai y cyfyngiad (cyfanswm C)	£
Cyfanswm D	= £

Cam 5: Swm y grant neu'r grantiau yr ydych yn gymwys i'w cael

	Incwm
Uchafswm y grant neu'r grantiau yr ydych yn gymwys i'w cael (cyfanswm A)	£
Yn llai eich cyfraniad (cyfanswm D)	£
Cyfanswm yr arian ychwanegol y gallwch ei gael Cyfanswm E	= £

Os yw cyfanswm E yng ngham 5 rhwng £1 a £49, dylech gael grant o £50.

Sylwer, os oes unrhyw incwm i'w ystyried o hyd (ar ôl y prif brawf incwm am help gyda grant ar gyfer ffioedd dysgu a'r benthyciad myfyrwyr ar gyfer cynhaliaeth er enghraifft), byddwn yn gostwng cyfanswm yr arian ychwanegol y byddwch yn ei gael gymaint â £1 ar gyfer pob £9.27 o incwm.

Help ariannol arall y gallwch ei gael

Am wybodaeth fanylach am yr help ariannol sydd ar gael i bob myfyriwr, gallwch gael **'Canllaw i'r cymorth ariannol ar gyfer myfyrwyr addysg uwch yn 2009/10'** gan eich awdurdod lleol, trwy ffonio Canolfan Gyswilt Cyllid Myfyrwyr Cymru ar 0845 602 8845 neu trwy droi at ein gwefan sef www.cyllidmyfyrwyr.cymru.co.uk.

Os gwnaethoch chi gychwyn ar eich astudiaethau cyn 1 Medi 2006, efallai y telir eich holl ffioedd dysgu neu rywfaifnt o'ch ffioedd dysgu ar eich rhan. Pryd bynnag y cychwynoch chi ar eich astudiaethau, gallwch gael benthyciad ffioedd i gyfateb â'r ffi a godir arnoch chi neu unrhyw gyfraniad y bydd yn rhaid i chi ei dalu tuag at ffioedd.

Daw help tuag at eich costau byw o gyfuniad o fenthyciadau myfyrwyr a grantiau. Os gwnaethoch chi gychwyn ar eich astudiaethau ar neu ar ôl 1 Medi 2006, efallai y byddwch yn gymwys i gael Grant Dysgu'r Cynulliad neu Grant Cymorth Arbennig hefyd. Os gwnaethoch chi gychwyn ar eich astudiaethau cyn 1 Medi 2006, efallai y byddwch yn gymwys i gael y Grant Addysg Uwch. Asesir y rhain gan eich awdurdod lleol fel rhan o'ch

prif gais am gymorth. Os gwnaethoch chi gychwyn ar eich astudiaethau ar neu ar ôl 1 Medi 2006, efallai y byddwch yn cael bwrsariaeth gan eich prifysgol neu goleg hefyd.

Er eich bod efallai yn pryderu ynghylch cael benthyciadau, dylech gofio nad yw'r benthyciadau yn cael eu rhoi yn unol ag amodau masnachol. Mae'r gyfradd llog y bydd yn rhaid i chi ei thalu yn cyfateb ag MPM (mynegai prisiau manwerthu), o'i chymharu â chyfraddau masnachol o hyd at 16% o ran y gyfradd ganrannol flynyddol (APR). Y gyfradd llog yw'r swm sy'n angenrheidiol er mwyn cynnal gwerth y balans i'w dalu yn unig, er mwyn sicrhau eich bod yn ad-dalu'r hyn a fenthycwyd i chi mewn termau real. Bydd y gyfradd llog hon yn berthnasol o'r dyddiad y byddwch yn cael y benthyciad nes y dyddiad y byddwch yn ei ad-dalu.

Dim ond ar ôl i chi gwblhau eich cwrs neu adael eich cwrs y bydd yn rhaid i chi ad-dalu benthyciadau myfyrwyr. Mae'r gyfradd ad-dalu yn gysylltiedig â'ch incwm yn uniongyrchol er mwyn sicrhau y byddwch yn gallu fforddio'ch ad-daliadau misol. Os yw'ch incwm yn is na'r trothwy, ni fydd yn rhaid i chi wneud unrhyw ad-daliadau.

3 Enghraifft o incwm myfyriwr sy'n rhiant

Mae'r enghreifftiau isod yn dangos yr hyn y gallai'ch incwm fod yn 2008/09, gan ddibynnu ar yr adeg pan wnaethoch chi gychwyn ar eich astudiaethau, os ydych yn gymwys i gael y Grant Gofal Plant a grantiau eraill.

Mae gan riant unigol sy'n dilyn cwrs amser llawn, ddau o blant ifanc, un yn ddwy oed a'r llall yn

chwech oed. Ar hyn o bryd, mae'n cael Cymhorthdal Incwm a Budd-dal Tai i'w helpu i dalu ei rhent am fflat y mae cymdeithas dai yn berchen arno. Pan fydd yn astudio, mae'n talu £200 yr wythnos i warchodwr plant cofrestredig i ofalu am y plentyn 2 oed drwy'r dydd ac am y plentyn chwech oed ar ôl ysgol ac yn ystod y gwyliau.

Os oedd wedi cychwyn ar ei hastudiaethau ar neu ar ôl 1 Medi 2006, byddai modd iddi gael y canlynol. Gan ei hawdurdod lleol (neu'r Cwmni Benthyciadau Myfyrwyr)

Disgrifiad	Swm uchaf sydd ar gael	Math o arian
Benthyciad myfyrwyr i dalu ffioedd dysgu	£1,285	Benthyciad
Benthyciad myfyrwyr ar gyfer cynhaliath (y tu allan i Lundain)	£4,745	Benthyciad
Grant Cymorth Arbennig (nad yw'n cael ei ystyried gan Ganolfan Byd Gwaith wrth gyfrifo budd-daliadau)	£2,906	Grant
Lwfans Dysgu i Rieni (nad yw'n cael ei ystyried gan Ganolfan Byd Gwaith)	£1,508	Grant
Grant Gofal Plant (nad yw'n cael ei ystyried gan Ganolfan Byd Gwaith)	£8,840 (£200 x 85% x 52 wythnos = £8,840)	Grant
Cyfanswm y benthyciad	£6,030	
Cyfanswm y grant	£13,145	
Cyfanswm	£19,284	

Gan Gyllid a Thollau EM

Disgrifiad	Swm uchaf sydd ar gael	Math o arian
Credyd Treth Plant	Hyd at £4,075	Credyd treth

Gan ei choleg

Disgrifiad	Swm uchaf sydd ar gael	Math o arian
Bwrsariaethau	O fis Medi 2007, mae sefydliadau addysg uwch yng Nghymru wedi ymrwymo i ddarparu cymorth ychwanegol i fyfyrwyr dan Fwrsariaeth Genedlaethol newydd [£319]. Cynghorir myfyrwyr sy'n astudio rywle arall yn y DU ac sy'n cael cyfanswm llawn Grant Dysgu'r Cynulliad sef £2,906, neu Grant Cymorth Arbennig, ac sy'n gorfod talu'r ffioedd dysgu llawn sef £3,225, i wneud cais am fwrsariaeth gan eu sefydliad yn 2009/10.	Bwrsariaeth
Cronfeydd Ariannol wrth Gefn (efallai y byddant yn cael eu hystyried gan Ganolfan Byd Gwaith wrth gyfrifo budd-daliadau)	A benderfynir gan y brifysgol neu'r coleg, gan ddibynnu ar ei hamgylchiadau.	Grant

Yn ogystal, mae'n gallu hawlio Budd-dal Tai a Chymhorthdal Incwm ym mis Gorffennaf a mis Awst, ac efallai y bydd yn gallu cael rhywfaint o Fudd-dal Tai yn ystod gweddill y flwyddyn.

3 Enghraifft o incwm myfyriwr sy'n rhiant

Os oedd wedi cychwyn ar ei hastudiaethau cyn 1 Medi 2006, byddai modd iddi gael y canlynol.

Gan ei hawdurdod lleol

Disgrifiad	Swm uchaf sydd ar gael	Math o arian
Telir ei ffioedd dysgu yn llawn	£1,285	Grant
Benthyciad myfyrywyr (y tu allan i Lundain)	£4,745	Benthyciad
Grant Addysg Uwch	£1,000	Grant
Grant Dysgu'r Cynulliad	£500	Grant
Lwfans Dysgu i Rieni (nad yw'n cael ei ystyried gan Ganolfan Byd Gwaith wrth gyfrifo budd-daliadau)	£1,508	Grant
Grant Gofal Plant (nad yw'n cael ei ystyried gan Ganolfan Byd Gwaith)	£8,840 (£200 x 85% x 52 wythnos = £8,840)	Grant
Cyfanswm y benthyciad	£4,745	
Cyfanswm y grant	£13,073	
Cyfanswm	£17,878	

Gan Gyllid a Thollau EM

Disgrifiad	Swm uchaf sydd ar gael	Math o arian
Credyd Treth Plant	Hyd at £4,715	Credyd treth

Gan ei choleg

Disgrifiad	Swm uchaf sydd ar gael	Math o arian
Cronfeydd Ariannol wrth Gefn (efallai y bydd yn cael ei ystyried gan Ganolfan Byd Gwaith wrth gyfrifo budd-daliadau)	A benderfynir gan y brifysgol neu'r coleg, gan ddibynnu ar ei hamgylchiadau.	Grant

Yn ogystal, mae'n gallu hawlio Budd-dal Tai a Chymhorthdal Incwm ym mis Gorffennaf a mis Awst, ac efallai y bydd yn gallu cael rhywfaint o Fudd-dal Tai yn ystod gweddill y flwyddyn.

4 Sut i wneud cais

Yn gyntaf, dylech wneud cais i'ch awdurdod lleol am help i dalu'ch ffoedd dysgu, benthyciad myfyrwyr ar gyfer cynhaliadaeth a help ychwanegol i dalu'ch costau fel myfyriwr sy'n rhiant. Os gwnaethoch gychwyn ar eich cwrs cyn 1 Medi 2006, gallwch wneud cais am y Grant Addysg Uwch. Os gwnaethoch gychwyn ar eich cwrs ar neu ar ôl 1 Medi 2006, gallwch wneud cais am Grant Dysgu'r Cynulliad neu, os ydych yn gymwys am fudd-daliadau'r wladwriaeth fel Cymhorthdal Incwm neu Fudd-dal Tai tra byddwch yn astudio, y Grant Cymorth Arbennig.

Os ydych yn dymuno gwneud cais am y Grant Gofal Plant, dylech hysbysu'ch awdurdod lleol o hyn pan fyddwch yn cael eich asesu am gymorth ariannol. Byddant yn anfon ffurflen fer '**Cais am help gyda chostau gofal plant**' (CCG1) atoch er mwyn i chi ddarparu gwybodaeth am eich anghenion gofal plant, ynghyd â manylion eich darparwr gofal plant. Os nad ydych yn gwybod eich costau gofal plant, gallwch amcangyfrif y costau tebygol ar gyfer eich blwyddyn academaidd. Os bydd eich costau gofal plant yn amrywio bob wythnos, rhaid i chi ddarparu'r dyddiadau a'r gwahanol gostau wythnosol ar ffurflen CCG1. Yna, bydd eich awdurdod lleol yn seilio'ch Grant Gofal Plant ar yr amcangyfrifon a ddarparwyd gennych. Os nad oes gennych ddarparwr gofal plant eto, gallwch anfon eich ffurflen gais i mewn ond bydd yn rhaid i chi gadarnhau manylion eich darparwr yn nes ymlaen yn ystod eich tymor cyntaf pan fyddwch yn cadarnhau'r taliadau yr ydych wedi'u gwneud.

Mae ail ffurflen, '**Cadarnhad Taliadau Gofal Plant**' (CCG2) yn gofyn am dystiolaeth ynghylch taliadau yr ydych wedi'u gwneud i'ch darparwr gofal plant ac am fanylion unrhyw newidiadau o ran eich amgylchiadau. Dylech lenwi rhan 1 o'r ffurflen. Gofynnwch i'ch darparwr gofal plant i lenwi a llofnodi rhan 2 o'r ffurflen er mwyn cadarnhau'ch taliadau. Bydd eich awdurdod lleol yn gostwng neu'n cynyddu eich rhandaliad nesaf o'r Grant Gofal Plant, gan ddiwynnu a oedd eich costau gofal plant amcangyfrifedig a nodwyd ar eich ffurflen gais yn uwch neu'n is na'r symiau go iawn a dalwyd gennych i'ch darparwr.

Dylech anfon ffurflen CCG2 ar wahân (a ddarparir gan eich awdurdod lleol) at eich awdurdod lleol erbyn y dyddiadau canlynol.

6 Tachwedd 2009 – i gadarnhau taliadau a wnaethpwyd rhwng 1 Medi 2009 a 25 Hydref 2009

5 Chwefror 2010 – i gadarnhau taliadau a wnaethpwyd rhwng 27 Hydref 2009 a 24 Ionawr 2010

10 Medi 2010 – i gadarnhau taliadau a wnaethpwyd rhwng 29 Ionawr 2010 a 30 Awst 2010 (27 Gorffennaf 2010 os ydych ym mlwyddyn olaf eich cwrs neu os nad ydych yn manteisio ar ofal plant yn ystod gwyliau'r haf).

Os na allwch ddarparu'r wybodaeth angenrheidiol erbyn y dyddiadau hyn, dylech gysylltu â'ch awdurdod lleol. Yn ogystal, gallwch ddefnyddio rhan 3 ffurflen CCG2 i hysbysu'ch awdurdod lleol os bydd eich costau gofal plant wythnosol yn newid yn ystod y flwyddyn academaidd. Ni fyddwch yn cael eich rhandaliad nesaf o'r Grant Gofal Plant os na fyddwch yn dychwelyd y ffurflen erbyn y dyddiadau uchod. Os byddwch yn dychwelyd eich ffurflen yn hwyr, gallai hyn arwain at oedi gyda'ch taliad Grant Gofal Plant nesaf. Os na fyddwch yn dychwelyd y ffurflen o gwbl, efallai y byddwch yn colli eich Grant Gofal Plant ac efallai y gofynnir i chi ad-dalu unrhyw Grant Gofal Plant yr ydych wedi'i gael yn barod.

Yn gyffredinol, telir eich Grant Gofal Plant ar ffurf tri rhandaliad ar wahân, gyda gweddill eich cymorth i fyfyrwyr yn cael ei dalu ar ddechrau pob tymor. Os bydd yn rhaid i chi dalu costau gofal plant rhwng dechrau eich blwyddyn academaidd (1 Medi fel arfer) a diwrnod cyntaf eich tymor, bydd eich taliad cyntaf yn cynnwys y cyfnod hwn. Os bydd eich blwyddyn academaidd 2009/10 yn cychwyn yn yr hydref, y dyddiad cynharaf y bydd modd i chi ddechrau hawlio Grant Gofal Plant fydd o 1 Medi 2009. Os bydd yn rhaid i chi dalu costau gofal plant yn ystod eich gwyliau haf, bydd y rhain yn cael eu cynnwys yn rhandaliad eich tymor olaf. Fel arfer, bydd y gwyliau haf yn cynnwys y cyfnod hyd at a chan gynnwys 31 Awst. Os ydych ym mlwyddyn olaf eich cwrs, dim ond tan ddiwrnod olaf eich tymor olaf y bydd modd talu'r Grant Gofal Plant.

Yn ogystal, gallwch gael y ffurflenni 'Cais am help gyda chostau gofal plant' a 'Cadarnhad Taliadau Gofal Plant' o'n gwefan cymorth i fyfyrwyr sef www.cyllidmyfyrwycymru.co.uk lle y bydd modd i chi eu lawrlwytho a'u hargraffu.

5 Budd-daliadau a myfyrwyr

Sylwer bod y wybodaeth a nodir yma yn wybodaeth gyffredinol. Os ydych o'r farn eich bod yn gymwys i gael unrhyw rai o'r budd-daliadau canlynol, dylech gysylltu â'ch Canolfan Byd Gwaith, eich swyddfa Budd-dal Tai neu'ch gwasanaeth cynghori myfyrwyr lleol.

Yn gyffredinol, ni fydd myfyrwyr addysg uwch amser llawn yn gymwys i gael unrhyw fudd-dal sy'n gysylltiedig ag incwm oni bai eu bod yn perthyn i un o'r grwpiau 'agored i niwed', er enghraifft, rhieni unigol neu fyfyrwyr anabl. Fodd bynnag, os oes gan y myfyriwr bartner nad ydynt yn fyfyrwr ac os bydd y partner hwnnw/honno yn gymwys i gael unrhyw rai o'r budd-daliadau sy'n gysylltiedig ag incwm, gall y partner hawlio ar ran y cwpl. (Ystyrir incwm y myfyriwr wrth asesu hawl eu partner i gael budd-daliadau prawf modd.)

I nifer o fyfyrwyr sy'n gymwys i gael budd-daliadau sy'n gysylltiedig ag incwm, bydd eu cymorth i fyfyrwyr yn rhy uchel i'w galluogi i gael budd-daliadau. Fodd bynnag, ni ystyrir symiau ariannol penodol wrth gyfrifo incwm myfyriwr. Ers mis Medi 2004, gall myfyrwyr mewn un o'r grwpiau agored i niwed sy'n byw mewn llety y mae'r brifysgol yn berchen arno, wneud cais am Fudd-dal Tai yn ystod y tymor.

Yn ogystal, efallai y bydd o gymorth i chi holi gwasanaethau cynghori eich undeb myfyrwyr neu'r adran gwasanaethau myfyrwyr am gyngor.

Mae'r tabl isod yn dangos y grwpiau agored i niwed perthnasol ar gyfer budd-daliadau sy'n gysylltiedig ag incwm a pha fudd-daliadau y gallent fod yn gymwys i'w cael.

Myfyrwyr a allai fod yn gymwys i gael budd-dal sy'n gysylltiedig ag incwm	Budd-dal Tai a Budd-dal Treth Gyngor (gweler nodyn 1)	Cymhorthdal Incwm	Lwfans Ceisio Gwaith
Rhieni unigol	✓	✓	
Cyplau sy'n fyfyrwyr ac y mae ganddynt blant dibynnol	✓	✓ (gweler nodyn 2)	✓ (gweler nodyn 2)
Myfyrwyr sy'n gorymddwyn (gweler nodyn 3) ar ôl cyfnod o salwch neu o ofalu am rywun	✓		✓
Pobl anabl sy'n cael premiwm anabledd neu bremiwm anabledd difrifol	✓	✓	
Pobl anabl sy'n cael Lwfans i Fyfyrwyr Anabl (grant a delir dan y system cymorth i fyfyrwyr) oherwydd byddardod	✓	✓	
Pensiynwyr (oedran ymdeol y wladwriaeth)	✓	(gweler nodyn 4)	

Nodyn 1 - Ers mis Ebrill 2004, ni ddylai'r rhan fwyaf o fyfyrwyr amser llawn orfod talu unrhyw Dreth Gyngor oni bai eu bod yn berchnogion preswyl y mae ganddynt unigolyn arall yn byw gyda nhw ac yn talu rhent iddynt.

Nodyn 2 - Gall un aelod o'r cwpl hawlio yn ystod y gwyliau hir.

Nodyn 3 - Gorymddwyn yw pan fydd myfyriwr wedi gohirio ei astudiaethau (er enghraifft, oherwydd salwch neu gyfrifoldebau gofalu) ond er bod y rheswm dros y gohirio wedi dod i ben, ni all y myfyriwr barhau ar y cwrs eto.

Nodyn 4 - O 6 Hydref 2003, dylai pensiynwyr fod wedi cael y Credyd Pensiwn newydd yn hytrach na Chymhorthdal Incwm.

5 Budd-daliadau a myfyrwyr

Sut mae Canolfan Byd Gwaith neu'r swyddfa Budd-dal Tai leol yn cyfrifo'r hyn yr ydych chi'n gymwys i'w gael?

Ym mwyafrif yr achosion, mae cyllid myfyrwyr yn disodli budd-daliadau fel prif ffynhonnell y cymorth i fyfyrwyr, os ydynt yn penderfynu cael Benthyciad Cynhaliath neu beidio. Er mwyn asesu pa fudd-daliadau y bydd gennych yr hawl i'w cael, bydd Canolfan Byd Gwaith ac adran Budd-dal Tai eich awdurdod lleol yn cyfrifo'ch incwm wythnosol, gan gymharu hwn gyda'r budd-dal y bydddech yn ei gael bob wythnos.

Bydd nifer o fyfyrwyr sy'n gymwys i gael budd-daliadau sy'n gysylltiedig ag incwm yn darganfod bod eu hincwm cyllid myfyrwyr yn uwch na swm y budd-dal y byddent yn ei gael fel arfer. Gallai hyn arwain at y myfyriwr yn cael swm is o ran budd-daliadau neu ddim o gwbl. Fodd bynnag, ni fydd rhai mathau o gyllid myfyrwyr yn cael eu hystyried wrth gyfrifo swm y budd-dal y bydd myfyriwr yn gymwys i'w gael. Mae'r tabl isod yn dangos y mathau o gyllid myfyrwyr y bydd Canolfan Byd Gwaith ac adran Budd-dal Tai eich awdurdod lleol yn eu hystyried wrth gyfrifo hawl myfyriwr i gael budd-daliadau, a'r mathau o gyllid myfyrwyr na fyddant yn eu hystyried.

Cyllid myfyrwyr y bydd Canolfan Byd Gwaith ac adran Budd-dal Tai eich awdurdod lleol yn ei ystyried fel rhan o'ch incwm

- Y rhan fwyaf o unrhyw Fenthyciad Cynhaliath yr ydych chi'n gymwys i'w gael, hyd yn oed os byddwch yn dewis peidio manteisio ar y cymorth hwn
- Grant Dysgu'r Cynulliad/Grant Cynhaliath
- Grant Oedolion Dibynnol
- Taliadau gan y Gronfa Ariannol wrth Gefn er mwyn helpu i dalu costau byw cyffredinol (er mwyn rhai amgylchiadau, efallai na fydd y taliad cyfan, neu ran o'r taliad, yn cael ei ystyried)
- Bwrsariaethau nad eu diben yw talu costau sy'n ymwneud â'ch cwrs, neu ofal plant

Cyllid myfyrwyr na fydd Canolfan Byd Gwaith ac adran Budd-dal Tai eich awdurdod lleol yn ei ystyried fel rhan o'ch incwm

- Grant ffioedd dysgu
- Benthyciad myfyrwyr er mwyn talu ffioedd dysgu
- Grant Cymorth Arbennig
- Grant Addysg Uwch
- Grant Gofal Plant
- Lwfans Dysgu i Rien
- Lwfansau i Fyfyrwyr Anabl
- Taliadau gan y Gronfa Ariannol wrth Gefn nad ydynt ar gyfer talu costau byw cyffredinol
- Bwrsariaethau er mwyn talu costau sy'n ymwneud â'ch cwrs, neu ofal plant

Os ydych chi'n cael mathau eraill o gyllid myfyrwyr, dylech gysylltu â'ch cynghorydd myfyrwyr yn eich prifysgol neu goleg er mwyn darganfod a fyddant yn cael eu hystyried fel incwm wrth gyfrifo'ch hawl i gael budd-daliadau.

Oherwydd bod y Benthyciad Cynhaliath i fyfyrwyr yn darparu help tuag at eich costau sy'n gysylltiedig â'ch cwrs hefyd, wrth gyfrifo'ch incwm wythnosol, ni fydd swm penodedig i'w wario ar lyfrau, offer a chostau teithio yn cael ei ystyried. Ni fydd £10 ychwanegol o'ch incwm wythnosol yn cael ei ystyried chwaith. Ar gyfer blwyddyn academaidd 2008/09, y symiau penodedig nad oeddent yn cael eu cyfrif fel incwm oedd £380 tuag at gost llyfrau ac offer a £295 ar gyfer costau teithio. O fis Awst 2009, bydd gwasanaeth cynghori myfyrwyr eich prifysgol neu goleg yn gallu nodi'r symiau ar gyfer blwyddyn academaidd 2009/10. Mae Cymhorthdal Incwm a Lwfans Ceisio Gwaith wedi'i seilio ar incwm yn fudd-daliadau a delir ar gyfer oedolion yn unig. Erbyn hyn, mae'r credydau treth a delir gan Gyllid a Thollau EM yn talu'r elfennau a dalwyd ar gyfer plant yn flaenorol. Gallwch gael rhagor o wybodaeth gan Ganolfan Byd Gwaith neu Gyllid a Thollau EM.

5 Budd-daliadau a myfyrwyr

Sut i wneud cais

Pan fyddwch yn hawlio budd-dal, gofynnir i chi am dystiolaeth o'ch manylion personol, ynghyd â manylion personol eich partner a'ch plant pan fo hynny'n briodol. Yn ogystal, gofynnir i chi ddarparu dystiolaeth arall i gefnogi'ch cais, er enghraifft, llythyr gan eich awdurdod lleol (neu'r Cwmni Benthyciadau Myfyrwyr) sy'n dangos dadansoddiad o'ch taliadau cymorth i fyfyrwyr, cyfriflenni banc a chytundebau rhentu.

Bydd yr union ddogfennau y bydd eu hangen arnoch yn dibynnu ar y budd-dal y byddwch yn ei hawlio. Fel arfer, nodir y dogfennau y bydd eu hangen arnoch ar y ffurflen hawlio berthnasol. Os byddwch yn ymweld â'r swyddfa berthnasol i gael y ffurflen ac i wneud y cais, bydd o gymorth os byddwch yn dod â'r canlynol gyda chi.

- Eich rhif Yswiriant Gwladol a rhif Yswiriant Gwladol eich partner (os yw hyn yn berthnasol). Yn ogystal â hyn, neu os nad oes un gennyh neu os ydych wedi'i golli, bydd angen i chi gael prawf arall o'ch manylion personol hefyd, fel:
 - tystysgrif geni neu basport – ar eich cyfer chi ac unrhyw aelodau o'ch teulu yr ydych yn hawlio ar eu cyfer; a
 - chyfeirnod Budd-dal Plant.
- Tystiolaeth o'ch **costau llety**, megis:
 - datganiad morgais;
 - cytundeb tenantiaeth; neu
 - llyfr rhent.
- Tystiolaeth o'ch **incwm a'ch cynilion**, megis:
 - llythyr gan eich awdurdod lleol (neu'r Cwmni Benthyciadau Myfyrwyr) sy'n dangos dadansoddiad o'ch cymorth i fyfyrwyr;
 - cyfriflenni banc diweddaraf;
 - llyfrau cynilion; neu
 - unrhyw ddatganiad bwrsariaeth neu daliad gan Gronfa Ariannol wrth Gefn eich prifysgol neu goleg.

Beth sy'n digwydd yn ystod y gwyliau haf?

Ar gyfer budd-daliadau prawf modd, asesir taliadau cymorth i fyfyrwyr ar draws y tri chwarter academaidd (gan gychwyn ar 1 Medi, 1 Ionawr ac 1 Ebrill) pan fydd y Cwmni Benthyciadau Myfyrwyr yn talu rhandaliadau cymorth i fyfyrwyr. Ystyrir eich incwm fel myfyriwr ar gyfer nifer llawn yr wythnosau budd-dal o 1 Medi tan 30 Mehefin (bydd y dyddiadau hyn yn wahanol i fyfyrwyr nad ydynt yn cychwyn ar eu cyrsiau yn ystod yr hydref). Efallai y bydd myfyrwyr yn y grwpiau a bennir yn rhai agored i niwed gan yr Adran Gwaith a Phensiynau, yn cael budd-dal yn ystod mis Gorffennaf a mis Awst ar gyfer cyrsiau sy'n para dros flwyddyn. Fodd bynnag, bydd budd-daliadau yn cael eu hasesu eto o'r wythnos lawn gyntaf ym mis Medi. Yn gyffredinol, bydd cymorth i fyfyrwyr a rhoddir i fyfyrwyr sydd yn eu blwyddyn olaf yn cael ei ystyried tan wythnos fudd-dal lawn olaf eu tymor olaf.

I nifer o fyfyrwyr, ni fydd eu tymor yn cychwyn tan ddiwedd mis Medi ac ni fyddant yn gallu cael eu benthyciad tan ddechrau'r tymor. Fodd bynnag, gall myfyrwyr gael help gan Gronfa Ariannol wrth Gefn eu prifysgol neu goleg ar gyfer y cyfnod hwnnw, a dylent gysylltu â Gweinyddwr y Gronfa yn ystod tymor yr haf er mwyn trefnu cymorth ar gyfer dechrau'r flwyddyn nesaf. Os bydd y Gronfa Ariannol wrth Gefn yn rhoi benthyciad tymor byr yn benodol er mwyn helpu'r myfyriwr i ymdopi nes byddant yn cael y benthyciad myfyrwyr, ni ddylid ystyried hwn fel incwm, ac ni fydd yn rhaid i'r myfyriwr gael benthyciad myfyrwyr arall er mwyn cael y benthyciad hwn ar gyfer y tymor byr. Gall myfyrwyr sydd ar fin cychwyn ar eu blwyddyn gyntaf gael budd-daliadau nes diwrnod cyntaf y cwrs.

Am ragor o wybodaeth am fyfyrwyr a budd-daliadau, gallwch gael llyfryn o'r enw 'Gadawyr Ysgol a Myfyrwyr' gan eich Canolfan Byd Gwaith, neu throwch at wefan yr Adran Gwaith a Phensiynau sef www.dwp.gov.uk.

6 Credydau treth

Gweinyddir dau gredyd treth gan Gyllid a Thollau EM. Y rhain yw'r Credyd Treth Plant (i gynorthwyo teuluoedd sy'n cynnwys plant) a'r Credyd Treth Gwaith (i gynorthwyo gweithwyr ar gyflogau isel a phobl hunangyflogedig).

Mae'r **Credyd Treth Plant** yn darparu un system cymorth sy'n gysylltiedig ag incwm. Fe'i telir yn uniongyrchol i gyfrif banc yr unigolyn yn y teulu sy'n bennaf gyfrifol am ofalu am y plant. Nid oes yn rhaid i unigolyn fod yn gwneud gwaith am dâl er mwyn cael Credyd Treth Plant. Mae myfyrwyr y mae ganddynt blant yn gymwys i'w hawlio. Ar yr amod eich bod yn 16 oed neu'n hŷn ac yn gyfrifol am un plentyn neu fwy, neu berson ifanc dan 19 oed mewn addysg berthnasol, efallai y byddwch yn gallu hawlio Credyd Treth Plant. Efallai y bydd modd i chi hawlio cyfradd uwch os oes gennych un plentyn dan un oed neu blentyn sydd ag anabledd. Os ydych yn cael Credyd Treth Plant, ni fydd hyn yn effeithio ar eich hawl i gael y Grant Gofal Plant.

Telir y **Credyd Treth Gwaith** i bobl sy'n gweithio ac sydd ar incwm isel, i'r rhai y mae ganddynt blant a'r rhai nad oes ganddynt blant. Yn ogystal, mae'n rhoi cymorth ychwanegol i bobl anabl yn y gwaith. I fod yn gymwys i gael Credyd Treth Gwaith, rhaid i chi fodloni'r amodau canlynol fel arfer:

- rhaid i chi fod yn 25 oed neu'n hŷn ac yn gweithio 30 awr yr wythnos neu fwy;
- rhaid i chi fod yn 16 oed neu'n hŷn ac yn gyfrifol am blentyn neu berson ifanc dan 19 oed sydd mewn addysg amser llawn ar lefel islaw CGC lefel 4, lefel gradd, DCU neu lefel gyfatebol, ac yn gweithio 16 awr yr wythnos neu fwy; neu
- mae'n rhaid i chi fod yn 16 oed neu'n hŷn, yn meddu ar anabledd sy'n eich rhoi chi dan anfantais wrth geisio sicrhau swydd, yn bodloni prawf 'budd-dal cymwys' neu reolau 'trywydd carlam' Cyllid a Thollau EM ac yn gweithio 16 awr yr wythnos neu fwy.

Gall y Credyd Treth Gwaith gynnig help i dalu costau gofal plant cofrestredig ar gyfer y rhai y mae ganddynt blant, trwy gyfrwng elfen gofal plant, gan dalu 80% o'r costau gofal plant cofrestredig neu gymeradwyedig. I fod yn gymwys i gael elfen gofal plant y Credyd Treth Gwaith, rhaid i riant unigol fod yn gweithio o leiaf 16 awr yr wythnos ac i gyplau, rhaid i'r ddau fod yn gweithio o leiaf 16 awr yr wythnos (oni bai bod un ohonynt yn glaf yn yr ysbyty, yn y carchar, neu'n methu gweithio oherwydd salwch neu anabledd). Hyd yn oed os ydych yn bodloni'r amodau hyn, nid oes yn rhaid i chi hawlio elfen gofal plant y Credyd Treth Gwaith. Gall myfyrwyr amser llawn ddewis rhwng elfen gofal plant y Credyd Treth Gwaith a'r Grant Gofal Plant. Ni allwch chi, eich gŵr neu'ch gwraig, neu'ch partner gael y Grant Gofal Plant os ydych yn cael elfen gofal plant y Credyd Treth Gwaith gan Gyllid a Thollau EM.

Cymorth i fyfyrwyr a chredydau treth

Ni ddylid ystyried y rhan fwyaf o elfennau cymorth i fyfyrwyr fel incwm ar gyfer credydau treth. Fodd bynnag, bydd y Grant Oedolion Dibynnol yn cael ei ystyried fel incwm at ddibenion credyd treth.

Os hoffech gael gwybod mwy am gredydau treth, gallwch:

- ffonio'r llinell gymorth credydau treth ar 0845 300 3900 (ffôn testun 0845 300 3909); neu
- alw heibio canolfan ymholiadau leol Cyllid a Thollau EM (a restrir dan 'HM Revenue and Customs' yn y llyfr ffôn); neu
- droi at y wefan sef <http://www.hmrc.gov.uk/individuals/tmataxcredits.shtml>.

7 Gwybodaeth gyffredinol am gymorth i fyfyrwyr

I gael rhagor o wybodaeth am gymorth i fyfyrwyr, gallwch gael copi o '**Canllaw i'r cymorth ariannol ar gyfer myfyrwyr addysg uwch yn 2009/10**' gan eich awdurdod lleol trwy ffonio 0800 731 9133 neu droi at wefan Cyllid Myfyrwyr Cymru sef www.cyllidmyfyrwyr.cymru.co.uk.

Pwy y dylech chi gysylltu â nhw?

- Os oes gennych ymholiadau ynghylch cyllid myfyrwyr a sut i wneud cais, cysylltwch â Chanolfan Gyswllt Cyllid Myfyrwyr Cymru

neu'ch awdurdod lleol.

- I wneud cais ar-lein, trowch at www.cyllidmyfyrwyr.cymru.co.uk
- I gael copi papur o'r ffurflen gais, cysylltwch â'ch awdurdod lleol
- I gael copi o un o'n canllawiau, cysylltwch â Chanolfan Gyswllt Cyllid Myfyrwyr Cymru neu gallwch lawrlwytho copïau o wefan Cyllid Myfyrwyr Cymru

Rhestr cysylltiadau

Canolfan Gyswllt Cyllid Myfyrwyr Cymru

Bellach, gall myfyrwyr sy'n byw yng **Nghymru** ddefnyddio Canolfan Gyswllt Cyllid Myfyrwyr Cymru (CGCMC) i fanteisio ar ystod o wybodaeth ynghylch cyllid myfyrwyr.

Mae CGCMC yn rhoi cyngor ynghylch ymholiadau cyffredinol megis:

- pa help ariannol sydd ar gael;
- y broses ymgeisio a'r amserlen;
- cwestiynau am y gwasanaethau ar-lein yn www.cyllidmyfyrwyr.cymru.co.uk;
- cynnydd wrth asesu'ch cais; a
- thalu'ch benthyciad.

Gallwch gysylltu â CGCMC ar 0845 602 8845 rhwng 8yb ac 8yh o ddydd Llun i ddydd Gwener a rhwng 9yb ac 1yh ar ddydd Sadwrn.

Yn ogystal, gallwch ddefnyddio'r gwasanaethau ar-lein sydd ar gael trwy droi at www.cyllidmyfyrwyr.cymru.co.uk i:

- ddarganfod faint o fenthyciad a help tuag at eich ffioedd yr ydych yn debygol o'i gael gan ddefnyddio'r 'canllaw cyfrifo';
- cadw golwg ar gynnydd eich cais;
- diweddarau'ch cyfeiriad a'ch manylion cyswllt eraill;
- gweld copïau o lythyrau a anfonwyd atoch chi;
- holi pryd y byddwch yn cael eich talu nesaf; a
- gofyn cwestiynau.

Awdurdodau lleol

Gall myfyrwyr sy'n byw yng **Nghymru** gysylltu â'u **hawdurdod lleol**. Mae awdurdodau lleol yn cynnig cyngor manwl ynghylch y cymorth y mae'n debygol y bydd gennych yr hawl i'w gael a chanlyniad yr asesiad o'ch cais.

Yn ogystal, dylech gysylltu â'ch awdurdod lleol os bydd angen i chi gael copi papur o ffurflen gais.

Gallwch weld rhestr o gysylltiadau awdurdodau lleol trwy droi at wefan Cyllid Myfyrwyr Cymru.

Os ydych yn yr ysgol o hyd, gall eich athro/athrawes gyrfaoedd roi cyfeiriad a rhif ffôn eich awdurdod lleol i chi.

Sut i gael canllawiau Cyllid Myfyrwyr Cymru

Gall myfyrwyr sy'n byw yng Nghymru ffonio **0800 731 9133** i archebu copi o unrhyw rai o'n canllawiau yn rhad ac am ddim.

7 Gwybodaeth gyffredinol am gymorth i fyfyrwyr

Os ydych yn byw yn Lloegr fel arfer, dylech gysylltu â'r awdurdod lleol ar gyfer yr ardal yr ydych yn byw ynddi fel arfer i gael gwybod am y trefniadau cyllid myfyrwyr. Gallwch weld manylion cyswllt awdurdodau lleol yn y llyfr ffôn.

Os ydych yn byw yn yr Alban fel arfer, dylech gysylltu ag Asiantaeth Dyfarniadau Myfyrwyr yn yr Alban i gael gwybodaeth am y trefniadau.

Yr Asiantaeth Dyfarniadau Myfyrwyr yn yr Alban

Ffôn: 0845 111 1711

E-bost: saas.geu@scotland.gsi.gov.uk

Gwefan: www.saas.gov.uk

Os ydych yn byw yng Ngogledd Iwerddon fel arfer, dylech gysylltu â'r Bwrdd Llyfrgelloedd ac Addysg ar gyfer yr ardal yr ydych yn byw ynddi fel arfer.

Gallwch weld manylion cyswllt ar gyfer y Byrddau Llyfrgelloedd ac Addysg trwy droi at www.education-support.org.uk.

Os ydych yn dod o'r Undeb Ewropeaidd, ond nid o'r DU, dylech gysylltu â'r:

Tim Gwasanaethau Cwsmeriaid yr UE

Ffôn: 0141 243 3570 (rhwyng 10yb a 4yh)

Gwefan: www.studentfinancedirect.co.uk/EU

E-bost: EU_team@slc.co.uk

Os oes gennych unrhyw gwestiynau ynghylch **ad-dalu'ch benthyciad myfyrwyr**, cysylltwch â:

The Student Loans Company Limited
100 Bothwell Street
Glasgow G2 7JD

Ffôn: 0800 40 50 10

Gwefan: www.slc.co.uk neu

www.studentfinancedirect.co.uk

Os nad ydych yn fyfyrwr addysg uwch amser llawn, neu os oes gennych anghenion penodol, gallwch gael rhagor o wybodaeth am y canlynol.

- Os ydych yn dymuno dilyn cwrs addysg uwch rhan-amser, trowch at y llyfryn '**Canllaw i'r cymorth ariannol ar gyfer myfyrwyr rhan-amser yn 2009/10**'.
- Os oes gennych anabled ac os ydych yn dymuno cael rhagor o wybodaeth am Lwfansau i Fyfyrwyr Anabl, gallwch gael y canllaw '**Pontio'r Bwlch**'

gan eich awdurdod lleol (neu'r Cwmni Benthyciadau Myfyrwyr os yw'ch awdurdod lleol yn profi trefniadau cyllid myfyrwyr newydd) trwy ffonio 0800 731 9133 neu trwy droi at ein gwefan.

- Os ydych yn bwriadu dilyn cwrs addysg bellach, gallwch ddarganfod mwy trwy droi at y canllaw '**Arweiniad i Ffynonellau Ariannu**' neu '**Canllaw ar Gyllid i Oedolion mewn Addysg**' sydd ar gael trwy droi at: <http://new.wales.gov.uk/topics/educationandskills/publications/guidance/learnerfundingguide/?lang=cy>
Gellir cael help pellach trwy droi at: <http://wales.gov.uk/news/archivepress/educationpress/edpress2006/1087552/?lang=cy>
- Os ydych yn dymuno astudio cwrs ym maes nyrso, bydweigiaeth neu'r proffesiynau iechyd cysylltiedig eraill, gallwch gael gwybodaeth am gynllun bwrsariaeth GIG yng nghanllaw Uned Dyfarniadau Myfyrwyr GIG Cymru '**Help Ariannol i Fyfyrwyr Gofal Iechyd yng Nghymru**'. Gallwch gael copi o'r llyfryn ar-lein trwy droi at www.nliah.wales.nhs.uk neu trwy gysylltu ag: Uned Dyfarniadau Myfyrwyr GIG Cymru
Am ymholiadau ynghylch bwrsariaethau, ffoniwch: 029 20196167
Am ymholiadau ynghylch gofal plant, ffoniwch: 029 20196168
- Am fanylion ynghylch y gwahanol lwybrau i'w dilyn er mwyn cael gyrfa ym myd addysg, a'r arian sydd ar gael neu'r cyrsiau hyn, ffoniwch y Llinell Wybodaeth Addysgu ar 0845 6000 991, neu trowch at ei gwefan sef www.tda.gov.uk/Recruit.aspx?WT.mc_id=teach

Rhagor o wybodaeth am astudio a budd-daliadau

Cysylltwch â'ch canolfan gynghori leol neu trowch at wefan y Ganolfan Gyngori sef www.citizensadvice.org.uk

Undeb Cenedlaethol Myfyrwyr (UCM) Cymru

Ffôn: (029) 2068 0070

Ffacs: (029) 2075 7083

E-bost: office@nus-wales.org.uk

Gwefan: www.nusonline.co.uk/wales/

8 Rhestr termau

Defnyddir y termau canlynol yn y canllaw hwn.

Benthyciadau: Benthyciadau a ddarparir gan Lywodraeth Cynulliad Cymru, er enghraifft: ‘benthyciadau myfyrwyr’. Gweinyddir y rhain gan gwmni sy’n cael ei redeg gan y llywodraeth sef y Cwmni Benthyciadau Myfyrwyr. Bydd angen ad-dalu'r rhain ar ôl i chi gwblhau eich astudiaethau. Bydd yr ad-daliadau yn ddibynnol ar eich enillion.

Benthyciad Cynhaliath: Y rhan o'ch benthyciad myfyrwyr ar gyfer costau byw megis rhent a bwyd. Bydd y swm y byddwch yn ei gael yn dibynnu ar incwm eich cartref a'r man lle'r ydych yn astudio. Telir yr arian yn uniongyrchol i chi. Bydd angen ei ad-dalu ar ôl i chi orffen astudio, er y bydd yr ad-daliadau yn ddibynnol ar eich enillion.

Benthyciad Ffioedd Dysgu: Y rhan o'ch benthyciad myfyrwyr sy'n talu eich ffioedd dysgu. Ni fydd y swm y byddwch yn ei gael yn dibynnu ar incwm eich cartref, ac fe allai gyfateb â hyd at gost lawn eich ffioedd dysgu. Telir hwn yn uniongyrchol i'ch man astudio.

Bwrsariaeth: Arian a delir i chi gan eich sefydliad er mwyn helpu gyda'ch astudiaethau. Fel arfer, ni fydd yn rhaid ad-dalu hwn. Os byddwch yn gadael eich cwrs yn gynnar, efallai y bydd yn rhaid i chi ad-dalu rhywfaint o'r grant.

Cwmni Benthyciadau Myfyrwyr: Cwmni di-elw y mae'r llywodraeth yn berchen arno ac sy'n gweinyddu cymorth ariannol i fyfyrwyr.

Ffioedd dysgu: Y rhan o'ch benthyciad myfyrwyr sy'n talu eich ffioedd dysgu. Ni fydd y swm y byddwch yn ei gael yn dibynnu ar incwm eich cartref, ac fe allai gyfateb â hyd at gost lawn eich ffioedd dysgu. Telir hwn yn uniongyrchol i'ch man astudio. Bydd angen ei ad-dalu ar ôl i chi orffen astudio, er y bydd yr ad-daliadau yn ddibynnol ar eich enillion.

Grant: Arian a delir gan Lywodraeth Cynulliad Cymru i chi er mwyn eich helpu gyda'ch astudiaethau. Ni fydd yn rhaid ad-dalu hwn fel arfer.

Grant Dysgu'r Cynulliad: Grant sydd ar gael i fyfyrwyr o gartrefi incwm isel, y cynhelir prawf modd ar ei gyfer. Fel arfer, ni fydd yn rhaid ad-dalu hwn. Os byddwch yn gadael eich cwrs yn gynnar, efallai y bydd yn rhaid i chi ad-dalu rhywfaint o'r grant.

Grant Ffioedd Dysgu: Grant sydd ar gael i fyfyrwyr a gychwynnodd ar eu hastudiaethau ar neu ar ôl 1 Medi 2006, sy'n byw yng Nghymru ac sy'n penderfynu astudio yng Nghymru. Ni fydd hwn yn dibynnu ar incwm y cartref.

Grant Talu Ffioedd: Grant o hyd at swm llawn eich ffioedd dysgu, sydd ar gael i fyfyrwyr o gartrefi incwm isel a gychwynnodd ar eu hastudiaethau cyn 1 Medi 2006. Ni fydd yn rhaid ad-dalu hwn.

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