Made to Midwife

For aspiring midwives

# Universal Credit Journal Template

For student midwives preparing to start a degree or checking how student income affects a claim.

Gather your evidence, adapt a journal message and ask for the calculation in writing.



Find a section

# Find the Page You Need

Start with the task in front of you. Select a section below to jump to it in the PDF.


3 **Gather the dates and funding evidence**
Find out what the university and funding body can confirm.

4 **Copy the journal message**
Ask for an assessment based on your circumstances and course dates.

5 **Challenge a decision**
Adapt the mandatory reconsideration wording if you need it.

6 **Prepare your details**
Use the fillable sheet to organise the facts to include.




# Gather Your Dates and Funding Evidence

If you already claim, ask your university's student money or welfare team to check your circumstances before starting. Use the official change process when you start studying or your student finance changes.

## Check Whether an Exception Applies

Full-time students usually cannot claim. An exception may apply if you are responsible for a child or meet another condition. Age alone does not give entitlement. If you have not claimed, check eligibility with an adviser before applying.

## Request Programme Dates in Writing

Ask for the course start and expected end, dates for the relevant academic year, required summer placements, and start and end dates of any vacation. Ask the university to say if there is no long vacation. Placement dates may differ from the university's general term dates.

## Separate Countable Income From Other Awards

The maximum maintenance loan you can access can count even if you choose not to take it. Tuition fee loans are excluded. For eligible maintenance-loan students in England, RCN welfare guidance says the NHS Learning Support Fund Training Grant and Parental Support should be disregarded. Other maintenance bursaries can be treated differently. Provide the full award breakdown if Universal Credit requests it.

## Check the Periods Used

An assessment period is the month your Universal Credit is calculated for. The dates used can affect both the number of months counted and the amount in each. In Great Britain, the guidance includes a £110 disregard in each assessment period with countable student income, plus specific rules for course end and qualifying summer holiday periods.

**Further Reading**

Universal Credit and Students (Great Britain)
Universal Credit and Students (Northern Ireland)
Report a Change (Great Britain)
RCN Welfare Guidance on Student Income

# Message to Copy Into Your Journal

Replace the bracketed details and remove any line that does not apply. Use this alongside the official change report if you are already claiming.

## Your Course and Circumstances

Hello. I am [due to start / have started] the full-time [exact midwifery course title] at [university]. Please check whether I can get or continue getting Universal Credit as a student. My relevant circumstances are [for example, I am responsible for a child / other relevant circumstances].

## The Dates to Check

My course starts on [date] and the expected final course end date is [date]. For academic year [year], my course year starts on [date] and ends on [date]. My university confirms the following placements and vacation dates: [dates, or no long vacation if confirmed]. Please use the dates for my programme, including any required summer placement.

## The Funding to Check

My student maintenance loan entitlement for this course year is [amount, or state if you are not eligible]. Other funding that may count as student income is [name, purpose and amount, if applicable]. Please tell me which course or funding documents you need and how to provide them securely.

## Ask for the Calculation in Writing

If I qualify, please explain which funding amounts you used and the dates and number of assessment periods used to divide the income. Please show any excluded periods, the disregard applied and the student income counted each month. If you used the university’s general term dates, please check them against my programme’s confirmed dates. Please tell me if you need other evidence.

# If You Disagree With a Decision

If a decision has already been made, asking how it was calculated may not start a formal challenge. If you want it reconsidered, say so clearly.

## Check the Deadline

You normally have one month from the decision date to ask for mandatory reconsideration. In Great Britain you can request it in your Universal Credit journal. In Northern Ireland follow the contact instructions on your decision notice and nidirect. If the deadline is close or has passed, get welfare advice promptly.

## Wording You Can Adapt

Please treat this as a request for mandatory reconsideration of my Universal Credit decision dated [date], covering the assessment period(s) [dates]. I disagree with [the eligibility decision / the student income calculation].

## Explain Your Evidence

I think the decision used [state the dates, funding or circumstances you believe were incorrect]. My course or funding evidence shows [state the correction]. Please reconsider the decision, explain the calculation and send me the outcome in writing.

## Keep a Record

Keep your statement, decision notice, journal message and evidence. Ask a student money or welfare rights adviser for help if you cannot check the calculation or need support challenging the decision.

**Further Reading**

Mandatory Reconsideration (Great Britain)
Disagree With a Decision (Northern Ireland)
Universal Credit Regulations, Part 6 (Great Britain)

# My Course and Evidence Checklist

Type brief notes or print this page. Use your official documents to cross-check these details before you send your message.

## Programme and Relevant Circumstances

Record full-time status and the factor you want Universal Credit to consider.

## Course Year, Placement and Vacation Dates

Use dates confirmed for your own programme and year.

## Student Income and Evidence

Record maintenance and any other countable awards. Keep award notices to hand.

## Decision and Assessment Periods to Check

Note decision date, assessment dates and the part that may need correcting.