

If you live only with other full-time students: exemption from Council Tax

A place occupied only by full-time students is exempt from Council Tax. So if you live in university halls - or a house where everyone is a full-time student - you shouldn't get a bill.

Working out if you're a full-time student for Council Tax purposes

You'll usually be considered a full-time student for Council Tax purposes if:

- you attend a university or college course lasting for at least one academic year - as long as you attend for at least 24 weeks out of the year and study for at least 21 hours per week during term time, or
- you're under 20 and your course leads to a qualification up to (but not above) A level standard or equivalent - as long as it lasts for more than three months and involves more than 12 hours of study per week

Not all courses count towards 'full-time student' status. For example, it doesn't usually apply to distance learning or evening classes. Also, you won't be considered a full-time student if you're doing a course related to your job - such as day release. You must also be studying at a 'prescribed place of education'. This will include established universities and most colleges. Ultimately, though, it's up to your local council to decide - if there's any doubt, check with them.

If you live in with someone who's not a full-time student

Council Tax is charged per 'dwelling' or household, and each household gets a single Council Tax bill.

If there's someone in the household who's not a full-time student the household will get a bill, but may qualify for a discount on the full amount.

If there are more than two people in the household who are students then there will be no discount and the full charge for that dwelling will be due. However those occupants the Council recognises as students (who have provided the Council with valid evidence of their student status) will not be liable for the payment of any Council Tax charge and will not be shown on the bill.

Working out who is 'counted' for Council Tax purposes

A full Council Tax bill is based on two adults living in a household - if there's fewer than two, the household can get a discount.

For Council Tax purposes, certain types of people aren't 'counted' towards the number of adults in a household - the bill is worked out as if they weren't living there. This includes individuals who are:

Considered a full-time student for Council Tax purposes (see the section above on 'Working out if you're a full-time student for Council Tax purposes')

Studying course which leads to a first registration as a nurse or midwife

On an apprenticeship which leads to a qualification recognised by the Qualifications and Curriculum Authority - provided they don't earn over a certain amount (currently £195 per week)

under 25 and in a recognised form of full-time training funded by the Learning and Skills Council

Council Tax discounts

A household where everyone is a full-time student is exempt from Council Tax and won't get a bill. See the section above - 'If you live only with other full-time students: exemption from Council Tax' - for more about exemption.

If your household has fewer than two adults who are counted for Council Tax purposes, it will qualify for a discount on the full amount. If there's only one, you'll get 25 per cent off. If the household doesn't have any adults who are counted - but is not exempt - it qualifies for a reduction of 50 per cent.

Remember that the household may qualify for other forms of financial help on top of the student discount.

Who is responsible for paying the bill?

While households can decide among themselves who contributes what, the law sets out who is actually responsible for paying the bill.

Members of a household are divided into categories - owner-occupier, tenant and so on - and for most households the person responsible is the one who appears nearest the top of the list which you can find in 'Council Tax - who pays and how much'.

If there are two or more household members who fall into the same category, they're usually jointly responsible for paying the whole bill.

But the rules are different if you're considered a full-time student or not 'counted' because you're in education or training. In these circumstances, you can only be held responsible if you - and only you - are in a category that's higher up the list than all other members of your household (for example, you're an owner-occupier and everyone else is a tenant).

Applying for a student discount

To receive a student discount on your Council Tax, you'll need an official letter from your college or university giving details about you and your course.