

Helping you meet the costs of learning and training

Your guide to funding 2010/2011



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Introduction

This guide gives an overview of the funding available from August 2010 for learners or people who are thinking about learning. It is also a useful guide for practitioners to help them give others advice.

If you are thinking about starting a course, it's a good idea to plan ahead and to be aware of the costs beforehand.

Whatever your age, abilities or family responsibilities you can apply to get help. There are many sources of funding available. One or more of them may well apply to you, whether you want to:

- stay on at school;
- go to college or university;
- study full-time or part-time; or
- learn while you are working.

What's on offer?

The financial support you get will depend on different things such as:

- what course you want to study;
- your income and family circumstances;
- how old you are;
- where you want to study; and
- whether you want to study full-time, part-time or by distance learning (see below).

Distance learning is where the learner works on their own, at home or at work, and communicates with teachers and other learners by e-mail or using the internet.

Some funding comes as a grant, some as a loan and some in the form of free course fees. In most cases your income is assessed to see what you are entitled to and there is different support depending on the type of course you want to do.

Higher Education (HE) is courses of study which are at Higher National Certificate level or above (that is Scottish Credit and Qualification Framework level 7 or above). You can take them at college or at university and they include:

- an undergraduate honours degree;
- an undergraduate ordinary degree; or
- a Higher National Certificate (HNC) or Higher National Diploma (HND).

Financial support for Higher Education usually comes as a loan, with a number of means-tested grants (grants based on your income) for specific groups of students.

Further Education (FE) is courses which are not taught in a school and are below Higher National Certificate (HNC) level. They cover levels 1 to 6 on the Scottish Credit and Qualifications Framework (SCQF) and include:

- academic courses up to Higher level;
- courses that do not lead to formal qualifications (such as courses on independent living skills);
- courses on basic skills (such as reading, writing and number skills); and
- work-related courses, such as Scottish Vocational Qualifications (SVQs).

You may be able to get support for Further Education (in the form of a grant) by having an assessment, but not everyone who applies is eligible for a grant.

See our 'quick guide' (page 6) to find out what's available.

This is a general guide and only shows the funding that you may receive.

Contracted training provision – is training that is bought in, either by Skills Development Scotland (in the case of Training for Work and Get Ready for Work) or Jobcentre Plus (in the case of New Deal programmes). Some people can take part in Training for Work after they have been employed.

PSAS – Postgraduate Students' Allowance Scheme.

You may be able to get help from the PSAS scheme which is run by the Student Awards Agency for Scotland (SAAS) (See page 23 for further information).

Quick guide

Type of funding or support	Staying at school	Full-time		Part-time		Distance learning		Learning while you work	Contracted training provision (see page 5)
		FE	HE	FE	HE	FE	HE		
Course fees									
Tuition fees		✓	✓	✓	✓	✓	✓		
ILA Scotland		✓		✓	✓	✓	✓	✓	
Career Development Loan		✓	✓	✓	✓	✓	✓	✓	
PSAS			✓		✓				
Living costs									
Education Maintenance Allowances	✓	✓							
Student loans			✓						
NHS bursaries			✓						
HE Young Student Bursary			✓						
HE Independent Students Bursary			✓						
HE Students Outside Scotland Bursary			✓						
FE Maintenance Bursary		✓							
Travel costs		✓	✓	✓		✓			
Study costs		✓		✓		✓			
Help for dependants									
Adult Dependant's Grant		✓	✓						
Child Tax Credit		✓	✓	✓	✓	✓	✓	✓	
Lone Parent's Grant			✓						
Lone Parent's Childcare Grant			✓						
Childcare Funds		✓	✓	✓		✓			
Other support									
Disabled Student's Allowance			✓		✓		✓		
Additional Support Needs for Learning Allowance		✓		✓					
Modern Apprenticeship								✓	
Skillseekers								✓	
New Deal *									✓
Training for Work *								✓	✓
Get Ready for Work									✓
Discretionary Funds		✓	✓	✓	✓	✓	✓		
Vacation Grant for Care Leavers			✓						
Funding from Charities and Educational Trusts		✓	✓	✓	✓				

* New Deal and Training for Work are available for those learning while out of work

Do I qualify?

For some of the sources of funding you need to meet certain residency conditions. This means if you have not lived outside the UK (apart from being away temporarily or occasionally), you are likely to meet the residency conditions. However, if you are not sure whether you meet the residency conditions we would advise you to contact your local college (for Further Education courses) or the Student Awards Agency for Scotland (SAAS) (for Higher Education courses). If you are a student in Higher Education you should visit the SAAS website or e-mail them at saas.geu@scotland.gsi.gov.uk/contact.htm or call on **0845 111 1711**.

In general, the residency conditions are as follows.

- You must be ordinarily resident (see definition below) in the UK, the Channel Islands or the Isle of Man for the three years immediately before the first day of the first academic year of the course.
- You must also be an 'ordinarily resident' (see below) in Scotland on the first day of the first academic year of the course. In Further Education, this will be the date your course starts.
- In Higher Education, you must be ordinarily resident on the following dates:
 - 1 August 2010 for courses that start between 1 August 2010 and 31 December 2010
 - 1 January 2011 for courses that start between 1 January 2011 and 31 March 2011
 - 1 April 2011 for courses that start between 1 April 2011 and 30 June 2011
 - 1 July 2011 for courses that start between 1 July 2011 and 31 July 2011
- If you are not a UK or other EU national, you must also be settled in the UK as set out in the Immigration Act 1971 on the first day of the first academic year of the course. In Further Education, this is the date your course starts.

There are circumstances where a student can be considered eligible for support although they do not automatically fulfil the ordinary residence requirements, for example, because they have temporarily been studying or working abroad. For a course of Further Education, Colleges are responsible for assessing whether a student fulfils the residence criteria set out in the current Further Education Bursaries (Scotland) Direction. Students should speak to college Bursary Officers to discuss residency and any student support they may be eligible

for. For a course of Higher Education, SAAS will decide if you are eligible to apply to them for support as set out in the Student Allowance (Scotland) regulations 2007 (as amended).

What does ‘ordinarily resident’ mean?

The courts have defined ordinary residence as ‘habitual and normal residence in one place’. Basically this means that you live in a country year after year by choice throughout a set period. This allows for times when you are out of the country temporarily or occasionally for things like holidays or business trips, and may cover you if you or someone in your family gets a temporary job abroad.

In most cases you may not be treated as ordinarily resident in Scotland if your main purpose in coming here is to study and you would normally be living in another country.

Please note there are different rules for asylum seekers, refugees, migrant workers, EU nationals, children of Turkish workers and Iraqi nationals who have entered the UK via the LESAS scheme.

You can find more information at

<http://www.scotland.gov.uk/Topics/Education/Funding-Support-Grants/FFL/LearningCostsAsylumSeeker>

Full-time courses at school or college (16-19 year olds)

Education Maintenance Allowance (EMA)

If you want to stay on at school after your school leaving date (there are two school leaving dates in a year – your earliest leaving date depends on when you turn 16) you may be eligible for an Education Maintenance Allowance (EMA). EMAs provide financial support for 16 to 19 year olds from low income families who undertake a full-time course at school or college. The programme is managed by your Local Education Authority or your FE college and the weekly allowance normally depends on the financial circumstances of your family.

EMA is payable during term time. It is paid directly into the young person's bank account and can only be paid for full weeks within term time up to a maximum of 42 weeks in any one academic year and only where 100% weekly attendance has been achieved. A young person can receive either an EMA or a maintenance bursary but not both. However if you receive an EMA you may still be entitled to other forms of bursary support, for example a travel bursary.

To be eligible for an EMA you must have a current signed Learning Agreement which should be completed for each academic year. This agreement sets out an agreed programme of learning between the applicant and the school or college for the coming year and you must adhere to the conditions of that Learning Agreement. The local Authority may discontinue the EMA payments where the information supplied by the institution states that you have failed to comply with your Learning Agreement. For more information and to receive an application form you should contact your school, college or local authority.

Table 1 – New applicants applying and qualifying from 2009/10 onwards

Income threshold	Weekly payment
Zero to £20,351 (for applicants from households with one child in full-time education)	£30
Zero to £22,403 (for applicants from households with more than one child in full-time education)	£30

Table 2 – Applicants who received EMA before 2009-10.

Income threshold	Weekly payment
Zero to £22,403	£30
£22,404 to £27,465	£20
£27,466 to £33,156	£10

You can get more information on EMAs from your school, college or local authority, and also from the website www.emascotland.com

Full-time students

If you are a full-time student you will generally not have to pay fees as long as you meet certain conditions.

You may also be eligible for:

- help with living costs (for you and your dependants);
- help with travel, books and equipment;
- help towards childcare; and
- extra help (from discretionary funds – see page 13 for full details).

Full-time students in Further Education

Fees

If you are a full-time student you will not have to pay fees as long as you meet certain residency conditions. If you are not sure whether you meet these conditions, check with the college you have chosen to study at.

Living costs

You could receive a bursary of up to £89.07 a week, but this will depend on your age, family circumstances and income. You would not have to pay this bursary back. To be eligible for a bursary, you must meet certain residency conditions. If your household income is above the levels set out below, your family will be expected to contribute to your financial support.

The basic allowance per week is as follows:	Household income of more than	Living with your parents, you could get	Living away from home, you could get	Supporting yourself, you could get
If you are under 18 (see note 1 below)	£20,351	£0	£35.40 (see note 2 below)	Does not apply
If you are aged between 18 and 25	£24,275	£70.48	£89.07	Does not apply
If you are supporting yourself (your and your partner's income (if you have a partner) will be assessed)	£20,643	Does not apply	Does not apply	£89.07

Note 1 – If you are going to college you may be eligible for an Education Maintenance Allowance.

Note 2 – You may get this allowance as well as an Education Maintenance Allowance.

You may also be eligible for an extra allowance to cover certain study costs such as:

- items that you must have to do the course (such as set texts, but not extra (further) reading);
- items that you need for health and safety reasons;
- study trips you have to go on as part of your course.

If you are under 18, this allowance is not assessed against your income.

Help for your dependants

Dependant's Allowance

You may be able to apply for a Dependant's Allowance of £50.77 a week if you are financially or legally responsible for an adult (including caring for someone). This allowance is also assessed on you and your dependant's income and your family circumstances.

Childcare costs

Colleges have a Childcare Fund which they use to help their students pay for registered childcare. The priority groups for support with childcare are students who are lone (single) parents, mature students and part time students. However, this does not mean full-time students cannot apply for help with their childcare costs. If you receive support from this fund it is on top of any bursary you receive and you should use childcare support to meet the costs of registered childcare only. Some colleges may offer different methods of support, for example, on-site nurseries or childcare vouchers.

Help for disabled students

Additional Support Needs for Learning Allowance

If you have to pay extra costs because of your disability you can apply for an Additional Support Needs for Learning Allowance. This allowance offers help towards your travel and study costs, on top of any other disability grants and benefits you might receive. It is not based on your income.

Travel Costs

You can apply for help with travel costs if you are going to an approved course of study, depending on the eligibility conditions set by the college. If you have dependent children you may be able to get help with extra costs for travel or for extra support. If you are under 18, this allowance will not be based on your income.

Extra Help

Every college runs a Discretionary Fund and students with particular financial difficulties or emergency needs can apply for help from this fund. Discretionary Funds are specifically targeted to help students who have financial difficulties that might prevent them getting access to Further or Higher Education, or from continuing their course. Colleges can also decide whether to give help from their Discretionary Fund to a student who is trying to get off benefits to take a course.

Studying outside Scotland

All the financial support described above is only available if you are studying at a Scottish College. If you want to study a Further Education (FE) course at a college outside Scotland, you will need to contact your local authority to see what funding they can provide.

Further Education

If you want more information about the support available and for advice on how to apply for funding you should contact the college you have chosen to study at. You can get more information on Education Maintenance Allowances by visiting the website www.emascotland.com

Higher Education

Full-time students in Higher Education

Fees

Most full-time students do not have to pay for the cost of their course. The Student Awards Agency for Scotland (SAAS) will pay the tuition fees for eligible students studying at publicly funded institutions in Scotland. You must still apply to SAAS to get your tuition fees paid even if you are not applying for any other type of support.

Living costs

Student loans

The main source of help with living costs is through a student loan which is based on your household income. Your 'unearned' income (see below), and any income your parents, step-parent, parent's partner or husband, wife, civil partner or partner receives is used to work out how much you are entitled to. (A civil partner is someone who has entered into a formal arrangement (known as a 'civil partnership' with a same-sex partner so they have the same legal status as a married couple.) The maximum loan you can get is £5,067 if you are living away from home, and £4,107 if you are living at home. An additional loan amount is also available to those from a low income family. The maximum amount you can get is £785 a year if your household income is £18,300 or less. This will go down to zero for an income over £22,789. To receive your loan instalments, you must provide a valid National Insurance number when you apply for your loan.

'Unearned' income is any other income other than that from current employment – it could be a pension, share dividends, a trust and so on.

Young Student Bursary

If you are under 25 you may qualify for a bursary (a grant assessed on your household income, which you do not have to pay back) of up to £2,640 a year instead of part of the student loan, so it reduces the amount of loan you need to take out. You may be able to get a bursary whether you live with your parents or live away from home during term time. The maximum amount you can get is £2,640 a year if your household income is £19,310 or less. The bursary will go down to zero for a household income over £34,195

Independent Students' Bursary

An Independent Students' Bursary of up to £1,000 is available for eligible independent students. The maximum amount you can get a year is £1,000 if your household income is £19,310 or less. The bursary will go down to zero for a household income over £34,195.

The following table shows examples of the support available for **2010-11**.

	The most you could receive	If your family income is £25,000 or less	If your family income is £35,000	If your family income is £45,000	You will receive at least
If you live in halls of residence or in student lodgings	£5,852	£4,941	£3,830	£2,719	£915
If you live with your parents	£4,892	£3,981	£2,870	£1,759	£605

These figures combine the bursary and the student loan.

Scottish Government Health Directorate Bursary – for degrees in Allied Health Professions (AHPs)

If you choose to study a **degree** course in an AHP you will have different funding arrangements made up of a Scottish Government Health Directorate Bursary and a loan. If you think you may be one of these students you should contact SAAS for more details.

The following courses qualify as an Allied Health Profession.

- Dental Hygiene
- Dietetics
- Occupational Therapy
- Orthoptics
- Orthotics
- Physiotherapy
- Podiatry
- Prosthetics
- Radiography (diagnostic and therapeutic)
- Speech and Language Therapy/Speech and Language Pathology

Dentistry and Medicine

If you choose to study a degree course in Dentistry or Medicine you are entitled to the same student support package as most other students in years one to four of your course. In years five and above, you are entitled to the Scottish Government Health Directorate Bursary and a student loan.

Nursing and Midwifery

There are different arrangements for Nursing and Midwifery courses. All eligible students get a bursary. You may also be eligible for a dependant's allowance (based on your income), lone parent and childcare allowances and help towards extra clinical placement costs. Contact SAAS for more information.

More information on what support is available to Scottish Domiciled Healthcare Students can be found at www.learnirectscotland.com/help/funding

Monthly payments

Since the start of academic year 2007/2008, Scottish students studying undergraduate courses at Scottish institutions receive their loans, bursaries and grants every month. This applies to student loans, the Young Students' Bursary and all other grants except Disabled Students' Allowance, Care Leaver's Grant and Travel Expenses.

There will be more details on monthly payments in the award letters SAAS and the Student Loans Company send you. You can also get information at www.saas.gov.uk

Studying outside Scotland

Tuition fees

In September 2006 universities and colleges in England, Wales and Northern Ireland introduced the higher tuition fees. The table below shows the most you would have to pay for 2010-2011.

Where you study in the UK	2010-2011
Wales	£3,290
England	£3,290
Northern Ireland	£3,290

If you are a full-time Scottish student studying in England, Wales or Northern Ireland you:

- can apply to SAAS for a loan to cover the costs of fees at institutions in the rest of the UK;
- could get a loan of up to £3,290 a year to help you pay your tuition fees (this loan is not based on your income); and
- repay your loan only after you finish your course and start earning over £15,000 a year.

Living costs

If you are a Scottish student studying in England, Wales or Northern Ireland and you meet certain conditions you may be entitled to a student loan (which is based on your household income). This means that the amount of loan you get will depend on your 'unearned' income and any income your parents, step-parents, parent's partner or husband, wife, civil partner or partner receives.

Where you live	You would receive at least	You could receive up to the following amounts (if you live with your parents and your household income is less than £24,275)	You could receive up to the following amounts (if you do not live with your parents and your household income is less than £20,645)
London	£915	£6,152	£6,152
Elsewhere in the UK	£915	£5,067	£5,067

An additional loan amount of up to £785 will be available to all students with household incomes of up to £22,789 or less.

Students outside Scotland Bursary

Part of your loan may be replaced by a bursary based on your household income (you would not have to pay this bursary back). A bursary of up to £2,150 a year is available to young and mature students from households with an income of up to less than £34,195.

You are also eligible to apply for the opportunity bursaries offered by universities and colleges in England, Wales and Northern Ireland. For more information on these bursaries contact the university or college you have chosen to study at.

Students on Foreign Exchange Programmes

From academic year 2009-2010, eligible Scottish university European Erasmus Exchange students and eligible students participating in other recognised credit bearing exchange programmes outside of Europe will receive full tuition fee support. You should contact your home university for more information. Further information on the Erasmus scheme is available from www.britishcouncil.org/erasmus

Studying abroad

If you are not eligible for support from public funds you may find it helpful to contact The British Council Information Centre and the Cultural Attaché at the British Embassy for advice about possible sources of funding. Their addresses are:

The British Council Information Centre

Bridgewater House

58 Whitworth Street

Manchester

M1 6BB

Phone 0161 957 7755

The British Embassy

3100, Massachusetts Avenue

Washington DC, 2008

USA

Phone 001 202 588 6500.

The UNESCO publication "Study Abroad", contains information on international scholarships for study outside the UK. Further details can be found on the UNESCO website at www.unesco.org/education/studyingabroad

The US/UK Education Commission/The Fulbright Commission also gives general advice on matters relating to study and funding for students studying in the USA. Their address is:

US/UK Education Commission/The Fulbright Commission

62 Doughty Street

LONDON

WC1N 2LN

Phone: 0207 404 6994

Website: www.fulbright.co.uk

Help for your dependants

The grants and support detailed below are not loans and you do not need to pay them back.

Adult Dependant's Grant

You can claim the Adult Dependant's Grant for your husband, wife, civil partner or partner (it is based on their income). The most you could get is £2,640. If you get married or form a civil partnership or start to live with your partner after your course starts, you can claim the Adult Dependant's Grant for your husband, wife, civil partner or partner from the date of your marriage or civil partnership or when you start living with your partner. You cannot claim the Adult Dependant's Grant if your husband, wife, civil partner or partner also receives student support.

Lone Parent's Grant

There are special arrangements if you are a student and have been widowed, divorced, separated or are single and you are bringing up children on your own. If you have at least one dependent child, you can claim an extra grant of up to £1,305. The amount you receive will be based on the unearned income you have while you study, for example, Working Tax Credits.

Additional Childcare Grant for Lone Parents

If you receive the Lone Parent's Grant you can get extra help of up to £1,215 a year to help pay your formal childcare costs. Formal childcare includes childminders, after-school clubs, day care and education. The childcare provider must be registered with the local authority.

Childcare Fund Support

You can also apply to your university or college for help from the Higher Education Childcare Fund. The priority groups for this childcare support are lone parents and mature students. The university or college you are studying at will decide whether you are entitled to this support and, if they pay it to you, you must use it to pay for registered childcare.

You should contact your university or college for more information.

Travel costs

You can apply for help with the cost of daily travel to your college or university. If you are living away from home, you may claim up to three return journeys home in each year of your course from where you live during term time, as well as travel to and from your college or university during term time. There is a limit to the amount you are entitled to and you must pay the first £159 of the total cost of travel for the year. SAAS will assess your entitlement using the most economical fares available for the type of transport you use. For example, if the cheapest fares are offered under the Student Railcard or Bus Pass Schemes, you will get the amount of travel at the cheapest rate plus the cost of the Student Railcard or bus pass.

Help for disabled students

Disabled Student's Allowance (DSA)

If you have to pay extra costs while you are studying because of your disability you can apply for extra support from the Disabled Student Allowance (DSA).

DSA is made up of the following three allowances.

- **The Basic Allowance** is an allowance of up to £1,725 a year that you may claim towards general costs such as audio tapes, Braille paper, radio aids, medically certified special dietary needs and small items of equipment.
- **Special Equipment Allowance** is an allowance of up to £5,160 to help you buy things like major items of equipment (for example, a word processor or a portable loop). The most you can get is set when you make your claim and the amount you receive is for the whole of your course, not for each year.
- **Non-Medical Personal Help** is an allowance of up to £20,520 a year for non-medical personal help (for example, for a reader if you are blind, or for someone to take notes for you).

You may also be able to get help towards your travel costs if you have to pay extra costs as a result of your disability.

Extra help

Discretionary Funds

If you are having particular financial difficulties you can apply for help from your college or university Discretionary Fund. These funds are specifically to help students who have financial difficulties. Your college or university is responsible for deciding who can have help from its Discretionary Fund and how much they can have. You must have taken out your full student loan entitlement before you can receive this help.

Vacation Grant for Care Leavers

You may be able to get a grant of up to £105 a week to help you pay your accommodation costs if you used to be in care. You may qualify for this grant if you were in care immediately before you started your course, or were in care when you finished school (at the legal age of leaving school).

For more information on the help that is available for disabled learners visit www.scotland.gov.uk/Topics/Education/Funding-Support-Grants/FFL



Higher Education

For more information on the support that is available for Higher Education contact the Student Awards Agency for Scotland on **0845 111 1711** or visit www.saas.gov.uk

Funding for postgraduate courses

Postgraduate Students' Allowances Scheme (PSAS)

If you are planning to study on a full-time postgraduate course you may be able to get help from the Postgraduate Students' Allowances Scheme (PSAS), which is run by the Student Awards Agency for Scotland (SAAS). If you qualify for help from this scheme you can apply to SAAS for an award to pay your tuition fees.

The courses that qualify are generally taught Postgraduate Diploma courses or the taught element of a Masters course. These last for nine months and are mainly in vocational subjects. There are a limited number of awards so not everyone who applies will receive help from this scheme.

Part-time Postgraduate Pilot Initiative

A pilot initiative which provides financial support to a limited number of part-time postgraduate courses and students was launched in academic year 2009-2010 and will run until the end of 2010-2011. Information on participating institutions and the courses which are being supported through the pilot initiative are available from SAAS.

Part-time Grant for Postgraduate Study

Since academic year 2009-2010 eligible postgraduate students can apply for a part-time grant from ILA Scotland and get up to £500 towards the cost of the course. To get this funding you should be 16 or over and have a personal income of £22,000 a year or less and complete at least 40 SCQF credits per year.

Please note that funding for part-time taught postgraduate courses from ILA Scotland has been extended for another year and will be reviewed in light of economic conditions at the end of academic year 2010-11.

Professional Graduate Diploma in Education (PGDE)

If you take this course you may be eligible for the same funding as an undergraduate unless:

- you have already taken a postgraduate course; or
- your first degree means you are qualified for a profession (for example, you are a qualified doctor, dentist, nurse, midwife, minister or priest).

Please check with SAAS if you want to know if your first degree means you are qualified for a profession. If you are studying a PGDE course in a priority subject you may receive an award no matter what you studied in the past. You can get more information from SAAS about priority subjects for 2010-2011.

Funding from a Research Council

The UK Research Councils fund some postgraduate degrees, such as a Masters degree or a Doctorate (PhD). All the Research Councils are independent from each other. Even if your course meets their conditions for funding it does not mean you are guaranteed support. Research Councils each have their own rules for awarding grants to students on postgraduate courses.

Other funding

Most students on postgraduate courses fund themselves, although many students at this level get a Professional Career Development loan or other loans from banks, ask a company or organisation to sponsor them, receive help from educational trusts or study part-time so they can work.

To find out more about PCDLs (see p24) call free on **0800 585 505** or visit <http://www.direct.gov.uk/en/educationandlearning/adultlearning/financialhelpforadultlearners/careerdevelopmentloans/index.htm>.

Help for disabled students on a postgraduate course

If you are a postgraduate student, you may also be eligible for the Disabled Student's Allowance (DSA) (see page 21), as long as you are not receiving support from a Research Council or the Scottish Social Services Council, who can provide similar support to the DSA. The amount of basic allowance you receive and any allowance for your non-medical helpers will be in line with the time you spend studying. For example, if you are studying 50% of an eligible full-time Higher Education qualification, you will be able to claim 50% of these allowances.

More information on postgraduate funding can be found at www.learndirectscotland.com/help/funding

Part-time students

Part-time study includes all study that is not full-time and can range from a morning/afternoon or evening class, day or block release, and can include infilling into classes of full-time courses.

As a part-time student you can claim for some of the same support as full-time students, such as:

- childcare costs;
- help from the Discretionary Fund; and
- help towards travel and study costs.

Part-time Further Education

Fees

Most students studying part-time and on distance learning courses will have to pay tuition fees. However, if you receive certain benefits, are on a low income or are disabled you may be eligible for free tuition.

If you are over 16 and have a personal income of £22,000 a year or less you may qualify for an Individual Learner Account from ILA Scotland. This means you could get up to £200 a year towards the cost of some courses. Call ILA Scotland free on **0808 100 1090** or visit www.ilascotland.org.uk for more information on what courses are available and the amount of funding you could get.

Living costs

You cannot get a maintenance bursary or an Education Maintenance Allowance if you are a part-time student in further education. However, if you will face financial difficulties as a result of going to your course, you should discuss this with your college.

If you are not working but studying part-time you may still qualify for Jobseeker's Allowance, as long as you can show that you're still available and are looking for work. The number of hours you can study depends on your age. You may also still be able to receive Income Support. If this applies to you contact your local Jobcentre Plus office (their details are in your local phone book).

Help for your dependants

Childcare costs

If you are a part-time student you are also one of the priority groups eligible for childcare support. Colleges have a Childcare Fund which they use to help you pay for registered childcare.

Extra help

You may also be eligible for support towards appropriate study and travel expenses, as well as the Additional Support Needs for Learning Allowance.

You may also be able to get some financial help from the Discretionary Fund.



Part-time Further Education

Please contact your college for more information and to find out what help you may be able to get.

Part-time Higher Education

Fees

Eligible learners can apply for an Individual Learning Account from ILA Scotland and get up to £500, every year, towards the cost of the course. To get this funding you should be 16 or over and have a personal income of £22,000 a year or less. You should also be studying a part-time Higher Education course, Professional Development Award (PDAs) or Continuing Professional Development (CPD) at SCQF levels 7-11* and complete at least 40 SCQF credits per year.

Speak to your college or university or call ILA Scotland free on **0808 100 1090** to find out if your course qualifies.

Even if you are studying a part-time Higher Education course that is less than 40 SCQF credits you may still be able to get up to £200 towards the cost of the course.

Call ILA Scotland free on **0808 100 1090** or visit www.ilascotland.org.uk to find out more.

Fee waiver

A 'fee waiver' scheme can provide help with fees if you are unemployed or on a low income and are studying on a Higher Education course.

Contact your college, university or the Open University for more information and to find out if you are eligible.

Living costs

Your college or university may be able to give you extra support from their Part-Time Discretionary Fund. Colleges and universities can provide flexible support for part-time students which you can use for study costs, travel costs and childcare costs which the college or university will base on your individual need rather than on fixed levels of income.

*SCQF level 11 was introduced for the part-time fee grant for academic year 2009-10 and was extended for 2010-11. It will be subject to review for academic year 2011-12.

Help for disabled students

If you are disabled and are studying by distance learning or studying part-time you may also be eligible for the Disabled Student's Allowance (DSA) (see page 21), which is not based on your income. Providing you are studying for at least 50% of the length of the full time course (for Open University students this is the equivalent of 60 credits per year) and you do not take more than twice the length of time of the standard full time course to complete your studies.

Part-time package for students on a Higher Education, PDA or CPD course

	If you are studying less than 40 SCQF credits	If you are 40 SCQF credits or more at SCQF level 7-11*
If you are on certain benefits	You will have your fees paid in full	
If you are earning £22,000 or less a year	ILA Scotland could pay £200 towards your fees	ILA Scotland could pay up to £500 towards your fees
	Discretionary funds – for study, travel and childcare costs	

*SCQF level 11 was introduced for the part-time fee grant for academic year 2009-10 and was extended for 2010-11. It will be subject to review at the end of the academic year 2010-11.



For more information on support for students on a part-time Higher Education course. Please contact SAAS, your university, college, Open University or ILA Scotland.

Learning while you work

One way to make sure you have a steady income while you study is to carry out work-based learning. At the very least you will get a training allowance, and very often you'll get a full wage at the current rate for the job you're doing. Work-based learning includes the following.

Modern Apprenticeships

Modern Apprenticeships offer people aged 16 and over paid employment while training for jobs at craft, technician and management level. All apprentices in Scotland are employed for the duration of their training.

A Modern Apprenticeship (MA) is a vocational training award. It is not a qualification in itself, but each MA framework contains separately assessed elements around knowledge-based, competence-based, and core skills. Most MA Frameworks are underpinned by Scottish or National Vocational Qualifications (S/NVQs), which are built on National Occupational Standards (NOS).

To complete their MA, candidates must achieve an S/NVQ (or appropriate accredited vocational qualification) at level 2 or above and all 5 core skills

– IT, Problem Solving, Numeracy, Communication and Working with Others.

The current focus for public funding for Modern Apprenticeships is to support young people entering the workforce from school. Targeted support is available for adults to reflect and support the Scottish Government's economic policy.

Skillseekers

If you are aged 16 to 19 you may be able to get financial support for vocational training through Skillseekers. Skillseekers is similar to Modern Apprenticeships – you train while you study for a qualification, usually at S/NVQ level 2. The Skillseekers programme is being phased out and replaced by Modern Apprenticeships at SVQ level 2 as level 2 Modern Apprenticeship frameworks become available.

Most people who train through Skillseekers are employed and receive a wage from their employer. Other Skillseekers receive an allowance when they start their training for either the whole of their training or until they get a job.

Get Ready for Work

Get Ready for Work is open to 16 to 19 year-olds. Get Ready for Work supports young people to move into a job, further training or college, by helping them focus on what they want to do. They can also learn new skills and get the confidence they need to move on to further training, learning or into work. Any young person who wants to take part should contact Careers Scotland on **0845 8 502 502** for more information. An adviser will discuss their goals and offer information on local training opportunities. The adviser will also make sure Get Ready for Work is the right programme for the trainee. Anyone who takes part on a full-time basis gets paid a training allowance.

Training for Work

If you are over 18 and have either been unemployed for longer than three months or face some form of disadvantage in the labour market (for example, if you have a disability or are a single parent), you may be referred to a Training for Work programme. Training for Work is voluntary and offers a broad range of flexible, vocational training opportunities in a wide range of sectors from construction and heavy goods vehicle licensing to hairdressing and childcare. Training is usually short in duration, but it can vary from just a few days to six months, depending on the subject. Training opportunities are linked to the local labour market and to local employers needs to ensure that the opportunity for employment exists at the end of the training.

If you take part you may receive an extra £10 allowance on top of your benefit payment. Training is free and you may also receive help towards your travel costs.

Your Jobcentre Plus adviser can give you more details about Training for Work.

New Deal

If you are unemployed and aged 18 to 24, Jobcentre Plus offers the New Deal for Young People to help you into work. New Deal can support you in a job placement with training, or in full-time education or training which leads to a skill you can use in work. Support can include paying course fees and helping you pay for books, equipment and travel. There are other New Deal initiatives for people aged 25 and over, people over 50, single parents and people with disabilities. These programmes can help you with paying for things like childcare and disability aids. To find out more about New Deal, contact your local Jobcentre Plus office or visit the Jobcentre Plus website at the address below.

(Note: New Deal for Young People and New Deal 25 Plus are being phased out over the next two years, to be replaced by a new Jobseekers programme and Flexible New Deal. However, similar support will be available to support customers into work).

More information on learning while you work

Contact your local Jobcentre Plus or visit www.jobcentreplus.org.uk

Alternatively you can find out information at:

www.modernapprenticeships.org.uk or
www.skillsdevelopmentscotland.co.uk

ILA Scotland

ILA Scotland is a scheme that can help pay for a wide range of courses offered by approved learning providers including many private and community-based providers, colleges and universities. If you live in Scotland, are 16 or over and have a personal income of £22,000 a year or less, or are on benefits, then you could get up to £200 a year towards the cost of a course. If you decide to study a part-time Higher Education course, a Professional Development Awards (PDA) course, or a Continuing Professional Development (CPD) course then you could get up to £500 a year (see [page 28](#)).

For information on ILA Scotland visit www.ilascotland.org.uk or call the ILA Scotland helpline free on **0808 100 1090** for advice about what courses are available.

Professional Career Development Loans (PCDLs) (previously known as Career Development Loans (CDLs))

PCDLs are bank loans to help cover a wide range of vocational training (the skills needed for an occupation, trade or profession) or education for adults. The Government supports these loans by paying the interest on the loan while you carry out your training.

From September 2009 a number of changes were introduced to make PCDLs more flexible. The maximum loan rose to £10,000 and the level of loan finance is now 100% of course fees for those who are unemployed. For all other applicants the maximum is 80%.

You can now borrow between £300 and £10,000 to help you pay for any course that will help you in your career. In general, you can't use a PCDL to pay for anything that is being funded by another source. So, if you receive a grant or student loan, you are not eligible to apply for a PCDL. To find out more about PCDLs call free on **0800 585 505** or visit <http://www.direct.gov.uk/en/educationandlearning/adultlearning/financialhelpforadultlearners/careerdevelopmentloans/index.htm>.

Community Adult Learning

Community-based learning opportunities (provided by a range of organisations such as local authorities and voluntary organisations) may be available free of charge in your local area.

Information may be available from a variety of local Community Learning and Development (CLD) services (e.g. a community centre) and from many public libraries. Alternatively, [learndirect scotland](#) has details of some community-based learning opportunities. You can also find contact details for the CLD manager in your local authority area in the CLD National Directory.

Adult literacy and numeracy – help with reading writing and numbers

If you or someone you know needs help with reading, writing and numbers, call The Big Plus free on 0808 100 1080. Tutor support is free and there are venues across the country in every community. You can also find out more at www.thebigplus.com

Partnership Action for Continuing Employment

If you have been made redundant, you can get support through the Partnership Action for Continuing Employment (PACE). PACE is the Scottish partnership initiative which provides support to employers and employees when an organisation is facing redundancy issues.

The initiative which was established by the Scottish Government and is delivered by Skills Development Scotland and Jobcentre Plus with other national and local partners. offers a service to help individuals and businesses to minimise the time people affected by redundancy are out of work.

The support available is tailored to meet individual needs and includes: Jobcentre Plus services; one to one counselling; comprehensive information packs; access to high-quality training; seminars on skills such as CV writing and starting up a business; and access to IT facilities.

To find out more call the Scottish Redundancy Helpline on **0808 100 1855** or visit the website www.redundancyscotland.com.

Other Jobcentre Plus support

If you are newly unemployed or have been unemployed for over six months, Jobcentre Plus has a range of support options that you may be eligible for. Please consult with your Jobcentre Plus adviser at your next appointment to discuss the options available to you.

Other sources of funding

Educational trusts and scholarships

If you are not eligible to receive support from public funds, you may find it useful to check the Directory of Grant Making Trusts (published by the Charities Aid Foundation), the Grants Register (published by MacMillan), or the Charities Digest (published by the Education Grants Advisory Service). You can usually find these in large public libraries. SAAS also maintains a Register of Educational Endowments which has information on various Scottish trusts. You can only get help from a trust if you meet its eligibility conditions. These vary from trust to trust, and only the trustees can decide if you are eligible. For instance, conditions can relate to:

- where you live or where you were born;
- what schools you went to;
- your age;
- the course you are taking; and
- the college or university you go to.

Most trusts say that you must be Scottish to apply, or be planning to study at a college or university in Scotland. SAAS will search the register for you if you fill in and send them an enquiry form. After they have searched the register for you, they will send you the names and addresses of any trusts you may be able to apply to for help. You should then apply direct to the trusts.

You may also want to visit the website at www.scholarship-search.org.uk to look at the database of undergraduate and postgraduate scholarship awards that are offered by academic institutions, commercial organisations and charitable trusts.

Sponsorships and scholarships

Many industrial organisations and some government departments have schemes (usually competitive) to support students. You may be able to get details of these from your local Jobcentre Plus office.

If you get an income from a sponsorship, scholarship or from somewhere else to help you study this should not affect any other financial support you apply for.

For more details on scholarships go to www.scholarship-search.org.uk

Ministry of Defence service leavers

As part of a wider range of policies to assist service veterans and their families the Ministry of Defence (MOD) has developed a programme which meets the cost of tuition fees for study up to, and including, undergraduate degree level. This was introduced in academic year 2009-10.

Many Scottish service leavers will already qualify through standard Scottish Government Further and Higher Education funding arrangements to have the cost of their fees met. Some service leavers not covered by existing Scottish Government arrangements, for example, those undertaking part-time or studying elsewhere in the UK, may in some circumstances also qualify for fee support in 2010-11.

In Scotland, service leavers should identify themselves to the college or university and provide a registration certificate from the MOD proving eligibility for the scheme.

For any queries regarding the registration certificate please refer to the MOD or their services learning advisers i.e. Royal Navy, Air Force or Army education or learning advisers.

Graduate Endowment

The Scottish Parliament decided on 28 February 2008 to no longer charge the Graduate Endowment and the Graduate Endowment (Abolition) Act 2008 came into effect on 1 April 2008. Under the Act, students who graduated on or after 1 April 2007 will no longer be liable for the fee. However, certain groups of students who graduated on 1 April 2005, 2006 and 2007 who were liable for the fee will remain liable.



More information on the Graduate Endowment

Contact SAAS on **0845 111 1711** or

visit **www.saas.gov.uk** for more advice.

Benefits

Although most full-time students are not entitled to social security benefits, certain students (including young people without support from their parents, single parents and disabled students) may be eligible. If you want to take a full-time course you should always ask at your local Jobcentre Plus office or local citizens advice bureau about how this will affect your benefits.

If you are currently eligible for certain income-related benefits you may still be entitled to them when you become a part-time student or choose to study a course by distance learning. It is important to discuss this with the student adviser at your college or university as well as your local Jobcentre Plus office.

Any extra help you receive for travel and study costs should not affect your benefits.

Tax Credits

If you are a student with dependent children you are entitled to claim Child Tax Credit from HM Revenue & Customs (HMRC). You may be entitled to extra amounts if you have a disabled child. If you receive the highest amount of Child Tax Credit you are entitled to free school meals for your children (but not if you or your partner receives Working Tax Credit). Contact your local education authority for more details on how to apply for free school meals.

If you are disabled or you have children and work 16 hours or more a week, you could also be eligible for Working Tax Credit, which provides extra money for people in work on a low income. If you are over 25, work at least 30 hours a week and are on a low income you may also be entitled to Working Tax Credit.

How much help you get depends on your circumstances. To find out more, visit www.hmrc.gov.uk or call the Tax Credit Information Line on **0845 300 3900**. For more information about how tax affects students, visit www.hmrc.gov.uk/students. You can also drop into your local HMRC Enquiry Centre (listed under Inland Revenue or HMRC in the local phone book).

Benefits for living costs

If you are a young person who is a full-time student in Further Education and have no support from your parents in certain circumstances, or if you are a lone parent, you may be eligible for Income Support. If you get disability living allowance, you may be eligible for income-related employment and support allowance. In Higher Education, these benefits will often not be paid during the academic year because of the student loan or grants, but you should receive them over the summer between academic years of the course. If you have a child but are not eligible for income support, you may be able to claim Jobseeker's allowance in the summer vacation between academic years of the course.

Housing Benefit

This helps you with the cost of your rent if you are on a low income. You are usually eligible to claim if you are a full-time student in Further Education and under 19 years old (sometimes you can claim up to the age of 20). If you're a full-time student in Further Education but you are not under 19 years old, or a full-time student in Higher Education, you may be able to get this support if you are disabled or have children. Your local council will be able to give you more advice and provide you with application forms.

Council Tax

Most full-time students do not have to pay council tax. We call this being 'exempt'. If you're not exempt, for example if you own your home and share with other adults who are not students, you may be entitled to Second Adult Rebate (a discount) or you may be entitled to Council Tax Benefit.

Health Benefits

If you're studying full-time and are under 19 you may qualify for a range of free medical benefits, including free NHS prescriptions, dental treatment and glasses (if you need them). Otherwise, you may qualify for medical benefits if you're on a low income or another qualifying benefit. For more information call **0845 850 1166** or visit www.nhs.uk/pages/contact/frequently_asked_questions.php



Benefits information

For more information contact your local Jobcentre Plus office, the student adviser at your college or university or your local citizens advice bureau or visit

www.scottishhandbooks.cpag.org.uk for Child Poverty Action Group in Scotland's 'Benefits for Students in Scotland Handbook'. You can also visit www.jobcentreplus.org.uk

More information

You can contact the following organisations to find out more about the various types of financial help available or if you have any questions.

Skills Development Scotland (SDS)

SDS is Scotland's new skills body, which brings together a number of partner organisations including:

- **Careers Scotland** – for careers guidance
call free on **0845 8 502 502**
or visit **www.careers-scotland.org.uk**
- **learndirect scotland** – call free for learning
and funding advice on **0808 100 9000** or
visit **www.learndirectscotland.com**
- **ILA Scotland** – to find out about getting up to £500
towards part-time Higher Education courses or £200
towards a wide range of courses call free on
0808 100 1090 or visit **www.ilascotland.org.uk**
- For Training for Work, Getting Ready for Work, Modern
Apprenticeships and Skillseekers visit
www.skillsdevelopmentscotland.co.uk



Your local college

For more information on student support for Further Education courses please contact your local college. Contact learndirect scotland for a list of bursary officers. Or, you can contact the Scottish Funding Council as follows:

Phone: **0131 313 6500**

E-mail: **info@sfc.ac.uk**

Website: **www.sfc.ac.uk**



Student Awards Agency for Scotland (SAAS)

You can get application forms and a guide to applying for financial support on the SAAS website. You can also contact SAAS if you have any questions about your eligibility or about fees, bursaries and so on.

Student Awards Agency for Scotland

Gyleview House

3 Redheughs Rigg

Edinburgh EH12 9HH

Phone: **0845 111 1711**

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

Website: www.saas.gov.uk



Skill Scotland – National Bureau for Students with Disabilities

Skill Scotland gives free information and advice to disabled people (and people who work with disabled people) about opportunities for people over 16 years old (including Further and Higher Education, employment, work-based learning and volunteering). You can contact them from Monday to Thursday, between 1.30 and 4.30pm.

Phone or text: **0800 328 5050**

(you will not have to pay for the call or text).

E-mail: admin@skillscotland.org.uk

Website: www.skill.org.uk



Child Poverty Action Group (CPAG)

CPAG's online information service provides specific information on benefits for students in Scotland. You can download a copy of 'Benefits for Students in Scotland Handbook' free from their website at www.scottishhandbooks.cpag.org.uk



You can also get more information about CPAG in Scotland's students and benefits project at www.cpag.org.uk/scotland/studentbenefitsproject

Scottish Refugee Council

Scottish Refugee Council is an independent charity dedicated to providing advice, information and assistance to asylum seekers and refugees living in Scotland. We also provide specialist services in areas such as housing and welfare, education and employment, family reunion, women's issues, community development, the media and the arts.

Phone: **0141 248 9799**

Website: **www.scottishrefugeecouncil.org.uk**



HM Revenue & Customs (HMRC)

Phone: **0845 300 3900**

Website: **www.hmrc.gov.uk**



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