

# Helping you meet the costs of learning: Funding for disabled students 2010-2011



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# Introduction

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This guide gives an overview of the funding available from August 2010 for disabled learners, and is useful to practitioners giving advice to others.


The booklet uses the term 'disabled learners' to refer to learners with a wide range of impairments, such as those who have sensory impairments, physical impairments, mental health difficulties, dyslexia, autistic spectrum disorders, epilepsy, diabetes, etc.

This booklet provides information about the different types of financial support that is available to disabled learners, including general financial support and funding specifically available for disabled people. It also summarises information about getting welfare benefits as a disabled student.

You can also get further information about financial support for learners from the booklet: *Helping you meet the costs of learning: your guide to funding 2010– 2011*

For further information about support for disabled learners at college or university, see the following Scottish Government/Skill Scotland booklets:

- [Supporting You at College: A guide for young people with additional support needs in Scotland's colleges](#)
- [Supporting You at University: A guide for young people with additional support needs in Scotland's universities](#)



Skill Scotland: National Bureau for Students with Disabilities has an Information Service that can provide information to disabled people, and those who work with disabled people, about any aspect of post-16 education, training and employment.

**Skill Scotland Information Service**  
**Freephone/Text:** 0800 328 5050 (freephone from landlines only), Tuesdays and Thursdays (11am – 1pm) and Wednesdays (2pm – 4pm)  
**Tel:** 0131 475 2348  
**Website:** [www.skill.org.uk](http://www.skill.org.uk)  
**Email:** [admin@skillscotland.org.uk](mailto:admin@skillscotland.org.uk)

## Staying at school

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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 to young people from households which have a low income. EMA is a £30 a week payment during term time.

More information on EMAs is available from your school, college or local authority, and also from the website [www.emascotland.com](http://www.emascotland.com)

As a disabled person at school, you have the right to have adjustments made and additional support provided if this is what you need in order to learn.

If you would like more information about this, contact **Enquire**: the Scottish Advice Service for Additional Support for Learning on Tel: 0845 123 2303 9am – 4.30pm Monday - Friday website: [www.enquire.org.uk](http://www.enquire.org.uk) Email: [info@enquire.org.uk](mailto:info@enquire.org.uk)

# Going to college or university: eligibility for funding

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## **Do you meet the country of residence conditions to get funding?**

To be eligible to apply for some funding you must meet certain residence conditions. If you have not lived outside the UK, apart from temporary or occasional absences you are likely to meet the residence conditions. However if you are not sure whether you meet the residence 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).

Generally, the residence requirements for UK nationals are as follows:

- (i) You must be ordinarily resident in Scotland on the first day of the first academic year of the course.

In Further Education, this will be the start date of your course.

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.

- (ii) UK nationals must also have been ordinarily resident in the United Kingdom, the Channel Islands or the Isle of Man for the three-year period immediately before the start of the course.

There are different rules for asylum seekers, refugees, migrant workers, EU nationals and UK nationals who have been living in the EU. Please refer to the Scottish Government booklet [‘Helping you meet the costs of learning: Asylum seekers, refugees, migrant workers and EU nationals’](#)

## **What does ‘ordinarily resident’ in Scotland mean?**

The courts have defined ‘ordinary residence’ as ‘habitual and normal residence in one place’. It basically means that you, your parents, or your husband, wife or civil partner live in a country year after year by choice throughout a set period. This allows for temporary or occasional absences such as holidays or business trips and may cover you if you or your family were temporarily employed 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 somewhere else.

# Going to college or university: eligibility for funding

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## **Are you a Further or Higher Education learner?**

There are different kinds of financial support available for courses at college or university, depending on whether you are taking a Further Education or a Higher Education course.

**Higher Education** courses are those which are at Higher National Certificate level or above (that is Scottish Credit and Qualification Framework level 7 or above). They can be taken at college or at university and include:

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

For more information on Higher Education qualifications, please see the Skill information booklet, 'Higher Education in Scotland: guidance for disabled people'.

**Further Education** courses are those which are not taught in a school *and* are below Higher National Certificate (HNC) level. They cover levels 1-6 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 independent living skills courses
- basic skills courses, such as literacy and numeracy
- work-related courses, such as Scottish Vocational Qualifications (SVQs).

For more information about Further Education qualifications, please see the Skill information booklet, 'Further Education and training in Scotland: guidance for disabled people'.

## **Are you a full-time or part-time learner?**

**You can get different kinds of financial help depending on whether your course is full-time or part-time. If you are not sure about this, ask your college or university for further advice. Any extra tuition or support that you receive due to your disability does not count towards the hours of your course.**

# Funding for Further Education courses

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## Quick guide

Type of funding	Full-time learning	Part-time learning
<b>Course fees</b>	Course fees paid (p7)	Fees may be paid if you meet certain conditions (p11)
	Individual Learning Accounts may be available for some students (p7)	Individual Learning Accounts may be available for some students (p11)
<b>Living costs</b>	Maintenance bursary (p7)	Maintenance bursaries may be available at college's discretion (p12)
	Education Maintenance Allowance (p3, 7)	
<b>Disability-related costs</b>	Additional Support Needs for Learning Allowance (p8)	Additional Support Needs for Learning Allowance (p8)
<b>Travel costs</b>	Funding may be available from the college or your local social work department (p8)	Funding may be available from the college or your local social work department (p12)
<b>Study costs</b>	Funding may be available from the college (p8)	Funding may be available from the college (p12)
<b>Help for dependents</b>	Dependents' Allowance (p10)	Dependents' Allowance (p12)
	Childcare funds (p10)	Childcare funds(p12)
	Child Tax Credits (p45)	Child Tax Credits (p45)
<b>Other support</b>	Discretionary funds (p10)	Discretionary funds (p12)
	Professional and Career Development Loans (p36)	Professional and Career Development Loans (p36)
	Charitable trusts (p36)	Charitable trusts (p36)

# Full-time Further Education

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## Course fees

**Fee waivers** You do not need to pay any fees for a full-time Further Education course at college in Scotland, as long as you meet the country of residence conditions (see page 4).

### **Individual Learning Accounts (ILAs)**

ILA Scotland is a Scottish Government Scheme that can help pay for a wide range of learning offered by approved learning providers, including private and community-based providers, colleges and universities. If you are aged over 16, live in Scotland and earn £22,000 or less per year (or are receiving welfare benefits), then you may qualify for up to £200 each year towards the cost of learning at further education level. You can find out which courses qualify, contact the ILA Scotland helpline on **0808 100 1090** or search the online course directory at [www.ilascotland.org.uk/Course+Search/search](http://www.ilascotland.org.uk/Course+Search/search).

## Living costs

### **Education Maintenance Allowance (EMA)**

If you are a school leaver going to college you may be able to apply for an EMA (see page 3 for details).

### **Maintenance Bursary**

You can apply to your college for a non-repayable bursary of up to £89.07 per week, but the amount you might get will depend on your age, whether you live with your parents, and your household income. The basic allowance per week is as follows:

	Income thresholds	Living at parental home	Living away from parental home	Self-supporting**
Students aged under 18*	<b>£20,351</b>	<b>£nil</b>	<b>£35.40</b> (this allowance may be paid in addition to an EMA)	Not applicable
Parental-supported students aged 18 to 25	<b>£24,275</b>	<b>£70.48</b>	<b>£89.07</b>	Not applicable
Self-supporting students**	<b>£20,643</b>	Not applicable	Not applicable	<b>£89.07</b>

\* This allowance is for students who are aged under 18 but do not meet the criteria for EMA.

\*\* Students aged 25 or over on the course start date, or students under 25 who are either married, have no living parents, have a dependent child, or have supported themselves for more than three years.

# Full-time Further Education

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## Disability-related costs

### ***Additional Support Needs for Learning Allowance***

Disabled students who have extra costs arising from their disability whilst at college can apply for an Additional Support Needs for Learning Allowance. This allowance is not income assessed, and the college decides the amount that you can receive.

You can apply for this allowance to meet disability-related study or travel costs. For example, you may need to buy additional software for a computer, you may need Braille paper, or have extra photocopying charges. You can also apply for extra rent costs you have because of your disability, if you do not receive help with these costs from any other agency. It is important to note that some types of study support and equipment will be provided directly by the college without you having to apply for any allowance, so it is always best to speak to college support staff before applying.

To apply for this allowance, your college may ask you to undertake a needs-led assessment to find out what support you might need. For further information about these assessments and the kind of support you might receive, see the Scottish Government/Skill Scotland booklet '[Supporting You at College: A guide for young people with additional support needs in Scotland's colleges](#)'.

## Travel costs

### ***Travel expense allowance***

Students can apply for a travel expenses allowance for travelling to college, depending on college criteria. This allowance is income assessed unless you are under 18. You should apply to your college for this allowance.

### ***Additional Support Needs for Learning Allowance***

You may have extra travel costs because of your disability, for example, if you need to travel by taxi rather than bus, or you cannot walk a short distance to college. Help with paying these additional travel costs is often available through the Additional Support Needs for Learning Allowance. However, if you receive the mobility component of the Disability Living Allowance (DLA), then you will be expected to use this to provide you with transport to and from the college. You should apply to your college for this allowance.

### ***Other funding***

If you are unable to get funding from the college to pay for your travel costs if you have a disability, and you do not receive the mobility component of DLA, you may be able to get funding from your local social work department.

# Full-time Further Education

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## Study costs

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

- items that are essential to the course (such as essential texts but not additional reading)
- items that are required for health and safety reasons
- mandatory study trips.

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

### **Kate is unsure about what support she will need**

Kate is about to leave school and she wants to do a full-time course in childcare at her local college. She will not have to pay any fees for the course and she can apply for a maintenance bursary (as she is 18 and living at home). She can also get a study expenses allowance to help with buying a required textbook for the course.

Kate has dyslexia and is unsure about the kinds of assistance that she might need to do her college course. She arranges to meet with the college's Student Support Coordinator to discuss what additional support she will need. Amongst other aspects of support, the college agrees to provide class handouts on yellow paper, and to provide a scribe in exams. In addition, Kate applies for the Additional Support Needs for Learning Allowance to buy a laptop computer with assistive software .

# Full-time Further Education

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## Help for dependents

### Childcare costs

Some assistance with covering the costs of registered childcare may be available from the college. Priority is usually given to mature or part-time students, and lone parents, but this does not exclude full-time students from applying. Some colleges may offer different methods of childcare support and provision within the college, for example, on-site nurseries or childcare vouchers.

### Dependents' Allowance

You may be able to apply for a Dependants' Allowance of £50.77 per week if you have financial, care or legal responsibility for an adult. This is income assessed and the dependant's income will be taken into account.

## Additional help

### Discretionary Funds

Every college operates a Discretionary Fund and students with particular financial difficulties or emergency needs can apply for assistance. Discretionary Funds are specifically targeted to help students who have financial difficulties that might prevent them gaining access to education, or continuing their course. Colleges also have discretion to provide payments from the Discretionary Funds to students who are moving from the benefit system to take a course.

### Other sources of funding

Students taking further education courses may be able to access other sources of funding outwith the financial support you might get at college. See page 36 of this booklet for more information. You can also get information about welfare benefits on page 38.

# Part-time Further Education

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## Course fees

### ***Fee waivers***

Most students studying part-time Further Education courses at college will have to pay tuition fees. However, you do not pay tuition fees on part-time courses if your course is specifically for people with learning difficulties or disabilities (ask your college if you are not sure if this applies to your course). In addition, you do not usually need to pay course fees for **eligible** courses if you meet any of the criteria below:

- You or anyone in your family receive any of the following:
  - Income Support
  - Working Tax Credit
  - Pension Credit
  - Housing Benefit
  - Income-based Job Seekers Allowance
  - Income-related Employment and Support Allowance
  
- **Or**, you receive any of the following:
  - Disability Living Allowance
  - Carer's Allowance (or carers who have an 'underlying entitlement' to Carer's Allowance)
  - Incapacity Benefit (or contributory Employment and Support Allowance for new claimants since October 2008)
  - Severe Disablement Allowance
  - Attendance Allowance
  
- **Or**, you can provide evidence to the college that your family's taxable income in the previous tax year is the same or lower than the following amounts:
  - £8,282 if one person in the household
  - £12,395 if a household with one couple and no children
  - £18,977 if household includes dependent children.
  
- **Or**, you are an asylum seeker, or the spouse or child of an asylum seeker.
  
- **Or**, you are in the care of a local authority and are living in a foster home, or children's home

### ***Individual Learning Accounts (ILAs)***

ILA Scotland is a Scottish Government Scheme that can help pay for a wide range of learning offered by approved learning providers, including private and community-based providers, colleges and universities (see page 7)

# Part-time Further Education

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## **Living costs**

Bursary grants are not usually available for part-time students, but this decision is at the college's discretion. If both you and the course are eligible for support then the college can still consider you for an award. This award is income assessed. If you are awarded a bursary, the amount given would be proportionate to the hours you attend college each week.

## **Disability-related costs**

Part-time disabled students who have extra costs arising from their disability whilst at college can apply for the Additional Support Needs for Learning Allowance (see page 8).

## **Travel costs**

Part-time disabled students are eligible for the same financial support for travel costs as full-time students. See page 8 for details.

## **Study costs**

Some help with study costs may be available – ask your college for details.

## **Costs of supporting a dependent**

### ***Childcare costs***

Part-time students are one of the priority groups for help from the college with childcare costs - ask your college for details.

### **Dependant's Allowance**

The college can use its discretion to offer part-time students support for a dependant if you have financial, care or legal responsibility for an adult. This is income assessed and the dependant's income will be taken into account.

### ***Additional help***

### ***Discretionary Funds***

Part-time students may be able to get some financial help from Discretionary Funds (see page 10) – ask your college for details

## **Other sources of funding**

Students taking further education courses may be able to access other sources of funding outwith the financial support you might get at college. See page 36 of this booklet for more information. You can also get information about welfare benefits on page 38.

# Specialist Further Education outside Scotland

Colleges in Scotland provide a broad range of higher and further education courses, including specialist courses for people who have additional support needs.

Students with disabilities have a right to reasonable provision of additional support, services or equipment that they need, so that they are not disadvantaged compared to non-disabled students.

All the financial support for Further Education students that is detailed in this booklet is only available if you are studying at a college within Scotland. However, it may be that because of your disability or support needs, you may be unable to find Further Education provision within Scotland that is right for you. Some people therefore choose to attend one of a number of residential specialist colleges elsewhere in the UK. Local authorities have the power to pay bursaries to students studying outwith Scotland, but this is at their discretion.

If you want or need to attend specialist Further Education outside Scotland, you should ask your local social work department for an assessment of your needs that takes into account any help you need in order to access appropriate education. Ask your local authority education department for details of local funding arrangements for specialist placements.

You might also want to consider applying to grant-making trusts for funding to attend a specialist course.



Arrangements for funding at specialist colleges may change in the future. If you are unsure how to apply for funding ask Skill Scotland for advice.

# Further Education: frequently asked questions

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## **Can I get my tuition fees paid if I have been to college before?**

You can get your course fees paid on a full-time Further Education course even if you have studied at college before.

## **Can I get a bursary if I have been to college before?**

If a college has previously given you bursary support for study and/or you have an existing HND qualification or above, you will not usually be able to receive bursary support again. However, if you have not received support for more than 3 full years of a course in the last 6 years, and one of the following conditions applies, you may still be eligible for further bursary support:

- you have not had bursary support within the last 4 years, or
- you have not had bursary support within the last 2 years and were a jobseeker for more than 3 months immediately before your course starts, or
- the course you previously completed enabled you to progress on to take your current course.

If you did not complete and/or failed a course for medical or compassionate reasons, you should inform the college of the circumstances, together with a doctor's certificate in medical cases. The college may be able to provide further bursary support in these circumstances.

If you have taken longer to complete a course for disability-related reasons, you may be able to get extended bursary support if you can provide supporting evidence – ask your college for information.

## **How do I pay for disability-related costs that are not related to my course?**

Whereas the college is responsible for providing educational support, it is generally the responsibility of your local social work department to pay for any personal care support which you may require at college. If you have been assessed as having a healthcare support need, your local health board will be responsible for providing that support. You can get more information about the support you can expect from different agencies in the Scottish Government/Skill Scotland booklet 'Supporting You at College: A guide for young people with additional support needs in Scotland's colleges'.

You might also be eligible for welfare benefits or tax credits (see page 38).

## **Can I get a bursary if I am receiving welfare benefits to cover living costs?**

Many welfare benefits do not affect your eligibility for a bursary. However, you cannot get a bursary if you are receiving certain 'income replacement benefits' (this includes Incapacity Benefit and the Employment and Support Allowance). For a full list of benefits which are taken into account in student income assessment, see page 49.

# Funding for Higher Education courses

## Quick guide

Type of funding	Full-time learning	Part-time learning
<b>Course fees</b>	Course fees paid (p 16)	Fees may be paid if you meet certain conditions (p26)
		Individual Learning Account fee grant of up to £500 for certain students (p27)
<b>Living costs</b>	Student loan (p16)	
	Young Students Bursary (p16)	
	Students Outside Scotland Bursary (p 17)	
<b>Disability-related costs</b>	Disabled Students' Allowance (p17)	Disabled Students Allowance (if studying at least 50% of a full-time course (p27)
<b>Travel costs</b>	Funding may be available from SAAS or your local social work department (p23)	Funding may be available your institution's discretionary funds or your local social work department (p27)
<b>Help for dependents</b>	Lone Parents Grant (p24)	Funding for childcare costs may be available from your institution's discretionary funds (p28)
	Additional Childcare Grant for Lone Parents (p24)	Child Tax Credits (p45)
	Childcare Funds (p24)	
	Adult Dependents Grant (p24)	
	Child Tax Credits (p45)	
<b>Other support</b>	Professional and Career Development Loans (p36)	Professional and Career Development Loans (p36)
	Discretionary funds (p25)	Discretionary funds (p28)
	Charitable trusts (p36)	Charitable trusts (p36)
	Vacation Grant for Care Leavers (p25)	

# Full-time Higher Education

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## Course fees

### *Fee waivers*

The [Student Awards Agency for Scotland](#) (SAAS) will pay the tuition fees for all Scottish and European Union students, studying a Higher Education course at college or university in Scotland, provided you meet the residency conditions. You must still apply to SAAS for payment of tuition fees even if you are not applying for any other means of support.

From September 2006 institutions in England, Wales and Northern Ireland introduced variable tuition fees. If you live in Scotland but are studying a full-time Higher Education course elsewhere in the UK, you will have to pay tuition fees of up to £3,225 per year. You can apply to SAAS for a loan to cover the costs regardless of your income. You repay your loan only after you have finished your course and start earning over £15,000 per year.

## Living costs

### *Student Loans*

The main source of help with living expenses will be through an income-assessed student loan. The maximum loan is £5,067 for students living outwith the parental home and £4,107 for those 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. You do not have to take the full loan amount, and if you do not, you can apply for more throughout the year up to your full eligible amount.

### *Young Students'*

Some full-time students under 25 years old may qualify for a Young Students' Bursary (an income-assessed, non-repayable grant) instead of part of the loan, so it reduces the amount of loan you need to take out. You can claim this bursary if:

- you are eligible for help with your tuition fees and you are studying in Scotland; and
- you are not married, in a civil partnership, or live with a partner (unless you have a dependent child); and
- you have not supported yourself from your earnings or benefits for any three years before the first day of your course.

# Full-time Higher Education

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The maximum bursary of £2,640 a year will be paid to you if your family income is under £19,310 a year. The amount of bursary will taper down to zero if your family income is around £34,195 a year.

## ***Students' Outside Scotland Bursary***

There is a non-repayable bursary for students who are studying a full-time Higher Education course elsewhere in the UK. This payment is in addition to your loan entitlement. You will get a full bursary of £2,150 a year if your household annual income is less than £19,310 and there are smaller bursary amounts for those with incomes up to £34,195.

## ***Subject-specific funding arrangements***

Students on certain courses will have different funding arrangements for course fees and living costs:

- Degrees in Allied Health Professions (AHPs): support consists of free tuition, an income-assessed Scottish Government Health Department Bursary and a non income-assessed student loan
- Degrees in Dentistry and Medicine: the support package will be the same as most other students in years 1 to 4. In years 5 and later, you are entitled to free tuition, an income-assessed Scottish Government Health Department Bursary, and a non income-assessed student loan. Additional support may also be available depending on which university you attend. You may be eligible to apply for an additional bursary from year two of your Dentistry degree if you intend working with NHS Scotland after you graduate
- Degrees in Biomedical Science: you may be able to apply for a bursary for the placement year of your course, depending on which university you attend. There are only a limited number of bursaries available and successful students must be nominated for a bursary by their university and intend working for NHS Scotland after graduating
- Nursing and Midwifery courses: support consists of a non-repayable bursary, an initial expenses allowance, expenses for clinical placements, and other supplementary grants.

For more information, contact the [Student Awards Agency for Scotland](#) (SAAS).

## **Disability-related costs**

### ***Disabled Students' Allowance (DSA)***

If you have a disability, you may be able to get extra funding from the Disabled Students' Allowance (DSA). This allowance is intended to cover any extra costs or expenses you have while you are studying, which arise because of your disability.

DSA is not income assessed, and the amount you can get depends on what your needs are. DSA is not intended to pay for:

- disability-related costs that you would have whether you were a student or not
- study costs that every student might have.

DSA is made up of three parts:

**(i) Large items of equipment allowance**

This allowance is for items of specialist equipment you need to participate in your course. For example, you may need adaptive technology, a tape recorder, specialist furniture or a radio microphone, etc. You can also use this allowance to pay for any approved repairs or insurance for the equipment, as well as initial training in how to use it. The maximum amount available is £5,160 for the whole of your course of study (not per year).

Any equipment bought with the allowance belongs to you and you do not have to return it when you finish your course. However, in certain circumstances, SAAS may ask you to lease rather than buy a major item of equipment if this would be more economical or beneficial (for example, if you only need equipment for a short period of time or if you are near the end of your course). The allowance can be paid at any time during your studies, as long as the total payments do not go over the maximum. You may be asked to produce an estimate or quotation of the cost of the equipment before the allowance will be paid.

To fully benefit from any equipment you receive through your DSA allowance, your college or university may recommend that you undertake training on using the equipment. This will involve discussing your specific training needs during your DSA needs assessment and, if necessary, an agreement relating to training between you and your college or university will be drawn up.

**(ii) Non-medical helpers allowance**

This allowance is for any course-related personal assistance you need in order to benefit fully from your course. For example, you can apply for the costs of sign language interpreters, readers or a mobility enabler. DSA does not meet the cost of extra academic tuition, however if you need specialist tutorial support that is specifically related to your disability, for example study skills support for dyslexic students, you may be able to claim the costs from this allowance. DSA does not pay for help that you would need whether you were a student or not, such as assistance to meet your daily living needs.

As payments are usually for helpers' wages or costs, they are usually made in regular instalments, and can be paid to you, your institution, or your helper. The way in which you get your assistance will depend upon the institution you attend and what suits you best. The maximum amount available for each year of your course is £20,520.

Many institutions have staff who are specifically employed to support disabled students. There are many advantages of using support workers who are employed by the institution. The institution takes responsibility for recruiting and managing the support worker and for paying them. If the support worker is absent or is not suitable, the institution will make arrangements to replace them. For more

information, please see the Scottish Government/Skill Scotland information booklet [‘Employing Support Workers in Higher Education: a guide for students and advisors’](#).

**(iii) Basic allowance**

This allowance is intended to cover any costs related to disability and study that are not covered by the other specific allowances. The maximum amount is £1,725 per year. For example, this allowance can pay for extra books or photocopying if you are unable to study for long periods in the library, extra costs of medically-certified special dietary needs over and above your normal costs, tapes and disks that you need for your work. It can also be used to top up one of the other allowances.

# Full-time higher education

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## Applying for DSA

You can get an application form for DSA from SAAS. Once you have been accepted on the course and you have a SAAS student reference number, you can then apply for DSA.

To apply for DSA you need to provide evidence of your disability to SAAS. This is usually a letter from your GP, a report from an educational psychologist (for example, if you have dyslexia) or a report from another relevant organisation.

The application form asks you about the additional costs which you will have due to your disability. If you are not sure what you will need on your course, the best thing to do is to arrange to meet the Disability Adviser/support staff in your college or university. They can discuss with you about the nature of your course and about the different kinds of possible support. They can also tell you about the equipment and services that they can provide directly, so that you are clear about what you need from DSA. Someone from your university/college needs to sign the DSA form before you send it to SAAS.

If SAAS would like more information about your needs on the course, they may ask you to have an assessment of your needs. This assessment can be done at certain universities or colleges, or by an Access Centre. The assessment looks at how your disability affects you and what support you require to help you complete your studies on a level playing with your peers. It will identify needs that can be paid for via the DSA, as well as support that your university or college can provide. This assessment can be quite helpful for you as the assessor may be aware of solutions that you had not tried before, and will also take into account the Higher Education environment, which might be new to you. SAAS will provide you with full information about how to arrange this assessment and will pay for it.

If DSA does not meet all your disability-related costs, your university or college has responsibilities under the law to make adjustments, or you could consider applying to trusts (see page 36).

For more information about DSA, see the Skill information booklet '[Higher Education in Scotland: guidance for disabled people](#)' and [the DSA guidance booklet](#) available from SAAS.

### **Jenni gets assistance with disability-related costs**

Jenni is going to do an honours degree in history and politics. She has accepted a place at university and has applied to SAAS to get her tuition fees paid and to get the Young Students Bursary and student loan.

Jenni is visually impaired and will have extra disability-related costs whilst studying. Jenni applies for DSA from SAAS to cover these costs. SAAS would like more information about the assistance that she needs so they arrange for Jenni to have a needs assessment at an Access Centre.

SAAS agrees to cover all the disability-related costs identified by the Access Centre. Jenni arranges that SAAS should pay the DSA directly to an equipment supplier for a laptop computer and software, and to the university to employ a notetaker.

# Full-time Higher Education

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## Dealing with any problems with your DSA application

If you are unhappy with the outcomes of your DSA application or needs assessment, you should discuss the issue with your college or university in the first instance. If you are still not satisfied after doing this, you might want to consider making an appeal. The stages for making an appeal are as follows:

**Stage 1: Appeal to your college or university's Disability Service** (or whoever was responsible for carrying out your needs assessment). Each disability/student services department will have its own appeals process which you will be able to find out about by contacting the service.

If you are still not satisfied, progress to stage 2:

**Stage 2: Appeal to the college or university directly.** Such appeals should normally be addressed to the Principal, or whoever has overall responsibility for quality assurance. All colleges and universities have appeals/complaints procedures, and you can get information about this by contacting a student services adviser, or you may be able to get information on the college or university's website.

If you are still not satisfied, progress to stage 3:

**Stage 3: Appeal to the Student Awards Agency for Scotland (SAAS).** This should be addressed to the SAAS policy team, who will review the assessment decision, and may (if this is thought to be appropriate), arrange for a second assessment to be carried out by another agency such as an Access Centre. SAAS will respond to your initial appeal within 14 days of contacting them.

If you are still not satisfied, progress to stage 4:

**Stage 4: Final appeal to SAAS.** This should be addressed to the Chief Executive, who will carry out an independent review of your case. You should receive a response from SAAS within 14 days.

If you are still not satisfied, progress to stage 5:

**Stage 5: Appeal to the Scottish Public Service Ombudsman (SPSO).** The SPSO carries out independent reviews of complaints about certain public bodies, which includes SAAS and education providers. You should appeal to the SPSO within one year of the matter taking place. You can get information about this process from the SPSO website at [www.spsso.org.uk](http://www.spsso.org.uk).

For further information about the process of making appeals or complaints, see the Skill information booklet '[Making a complaint: a guide for disabled learners in Scotland](#)', or contact the Skill Scotland Information Service.

# Full-time Higher Education

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## Travel costs

Students can apply to SAAS for help with the cost of daily travel to their college or university (but not if you live within easy walking distance of your college or university). The amount you might get is dependent on your income. If you are living away from home, you may claim three return journeys each year to and from your term-time residence, in addition to term-time travel to and from your institution. You are required to pay the first £159 of the yearly total.

You may have extra travel costs because of your disability, for example, you may need to travel by taxi rather than bus, or you cannot walk a short distance. If this is the case, you should apply to SAAS for the full amount of your travel costs, (preferably at the same time as you apply for any Disabled Students Allowance) and your income will not be taken into account. You will need to provide SAAS with evidence that you cannot use public transport for disability-related reasons (if you have not already done so for your DSA application), and give details of the additional costs with competitive estimates where possible. (It may be possible for SAAS to make a 50% advance payment of travel expenses.)

If you are unable to get funding from SAAS to pay for your travel costs if you have a disability, you may be able to get funding from your local social work department.

### **Ola needs assistance with travel costs**

Ola has mobility difficulties and he cannot use public transport. He lives in a flat that is about 3 miles from the university so he needs help with travel costs for getting to his classes each day.

When Ola is applying for Disabled Students' Allowance (DSA), he includes a letter from his doctor that says that he cannot walk far and needs to travel by car. He gets quotes from three taxi firms for the cost of the return journey to university each day. He sends these quotes together with a short letter explaining his application, to the Students Awards Agency for Scotland (SAAS).

Ola has to pay the first £155 for travel out of his student loan, and SAAS pays for the rest of the taxi costs.

# Full-time higher education

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## Help for dependants

The following are not loans and do not need to be paid back.

### ***Lone Parents' Grant***

There are special provisions for widowed, divorced, separated or single students bringing up children. If you have at least one dependant child, you can claim an additional grant of £1,305.

### ***Additional Childcare Grant for Lone Parents***

If you receive the Lone Parent's Grant you can get extra help of up to £1,215 per year to help pay your formal childcare costs.

### ***Childcare Fund***

You can also apply to your institution for assistance from the Higher Education Childcare Fund. The priority groups for this childcare support are lone parents and mature students. Support from this fund is discretionary, administered by the institutions themselves, and is only available to meet the costs of formal/registered childcare.

### ***Adult Dependants' Grant***

You can claim the income assessed Adult Dependants' Grant for your husband, wife, partner or civil partner. The maximum amount payable is £2,640. You cannot claim Dependants' Grant if the person you are claiming for also receives student support.

# Full-time Higher Education

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## Additional Help

### ***Discretionary Funds***

Students who are experiencing particular financial difficulty can apply for assistance from their institution's Discretionary Funds. These funds are specifically targeted to help students who have financial difficulties. Your college or university is responsible for deciding who gets help and how much. You must have taken out your full student loan entitlement before you can receive this help.

### ***Care Leavers Grant***

A grant from SAAS of up to £105 a week is available to help students who were previously in care with accommodation costs during the summer vacation.

### ***Other sources of funding***

Students taking further education courses may be able to access other sources of funding outwith the financial support you might get at college. See page 33 of this booklet for more information. You can also get information about welfare benefits on page 35.

# Part-time Higher Education

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## Course fees

### ***Fee waiver scheme***

Most students studying part-time Higher Education courses will have to pay tuition fees. However, you do not need to pay tuition fees on part-time courses at university, for *eligible* courses, if you meet any of the following criteria (please note, if you are taking a Higher Education course at college you should refer to the criteria for the fee waiver scheme in colleges on page 11):

- Your family receive any of the following:
  - Income Support
  - Working Tax Credit
  - Housing Benefit
  - Pension Credit
  - Income-based Job Seekers Allowance
  
- Or, you receive any of the following:
  - Disability Living Allowance
  - Carer's Allowance (or carers who have an 'underlying entitlement' to Carer's Allowance but gave up the allowance to, for example, claim their pension)
  - Incapacity Benefit (or Employment and Support Allowance for new claimants since October 2008)
  - Severe Disablement Allowance
  - Attendance Allowance
  
- Or, you are a registered job seeker and have been so for a continuous period of no less than six weeks prior to the date of application
  
- Or, your family's sole income is DWP benefits
  
- Or, your family's net income is less than the level for receiving income support.

If you have to repeat any part of your course or you have difficulty in meeting the cost of tuition fees but do not meet these criteria, you should ask your college or university about possible eligibility for a fee waiver.

For more information on the fee waiver scheme and eligibility details please contact your college or university.

# Part-time Higher Education

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## ***Individual Learning Accounts (ILAs)***

Part-time Higher Education students, including those studying by distance learning, may be eligible for a non-repayable grant of £500 from ILA Scotland towards fees. To qualify, you must be 18 or over, studying a course of at least 40 SCQF credits and have an annual income of £22,000 or less (You can get more information about SCQF credits at [www.scqf.org.uk](http://www.scqf.org.uk))

The grant is available through an enhanced Individual Learning Account (ILA), and will be paid directly to your college or university on your behalf.

To find out more, speak to your college or university or call the ILA Scotland helpline free on **0808 100 1090**.

## **Disability-related costs**

### ***Disabled Students' Allowance (DSA)***

If you are studying part-time and the course is equivalent to at least 50% of a full-time course (or at least 60 credit points for distance learning degrees), you may be able to apply for the Disabled Students' Allowance (DSA).

The maximum amount you can receive for both the basic allowance and non-medical personal help elements of DSA is in proportion to a full-time course e.g. if you study for half a week, the maximum amount you can receive is 50% of these allowances. However, the maximum amount for the allowance for large items of equipment is the same as for full-time students.

If DSA does not meet all your disability-related costs, your university or college has responsibilities to make adjustments under the Disability Discrimination Act, or you could consider applying to charitable trusts (see page 36).

### ***Travel costs***

Part-time Higher Education students are not normally eligible for funding towards travel costs from SAAS.

However, you may be eligible for support from SAAS if you have extra travel costs because of your disability, for example, you may need to travel by taxi rather than bus, or you cannot walk a short distance. If this is the case, you should apply to SAAS for the full amount of your travel costs, (preferably at the same time as you apply for any Disabled Students Allowance) and your income will not be taken into account. You will need to provide SAAS with evidence that you cannot use public transport for disability-related reasons (if you have not already done so for your DSA application), and give details of the additional costs with competitive estimates where

possible. (It may be possible for SAAS to make a 50% advance payment of travel expenses.)

If you are unable to get funding from SAAS to pay for your travel costs if you have a disability, you may be able to get funding from your local social work department

### **Help for dependents**

Dependents grants which are available for full-time Higher Education students are not available for students taking part-time courses. You may be able to access support from your college or university's Discretionary Funds or through Child Tax Credits (see page 45).

## **Additional Help**

### ***Discretionary Funds***

If you are experiencing particular financial difficulty you can apply for help from your institution's Discretionary Fund. This can be used to pay for study, travel and childcare costs, as well as general living costs.

### ***Other sources of funding***

Students taking higher education courses may be able to access other sources of funding outwith the financial support you might get at college. See page 36 of this booklet for more information. You can also get information about welfare benefits on page 38.

# Higher Education: Frequently Asked Questions

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## **Can I still get funding if I have done a Higher Education course before?**

SAAS does not normally pay for periods of repeat study or for extended time to complete a course. However, if you need to repeat or extend a course because of illness or disability-related reasons, SAAS may make an exception. You should provide SAAS with supporting information from you, your institution and your doctor, and send it together with your funding application.

SAAS also does not usually fund second courses in Higher Education at the same level or below what you have studied before. However, if for disability reasons the course you previously took is no longer appropriate or useful to you i.e. you may need to retrain because of the onset of disability, SAAS may decide to pay your tuition fees and other support. You should contact SAAS to discuss the details.

## **Can I apply for a student loan if I have received one in the past?**

Previous study does not affect your entitlement to a student loan. You can apply for a loan from SAAS even if you have received support for a full-time course in the past.

## **What if my university/college and I do not agree on the details of my application for DSA?**

Someone from your college or university needs to sign your DSA application form before you send it to SAAS. If for any reason you cannot agree about what you need, ask the Disability Adviser/support staff to sign the form anyway and to send a letter along with the form to explain the reasons that they do not agree with aspects of your application.

## **What if my DSA allowance doesn't cover the cost of the support I need?**

If you have already been awarded DSA, but the support you require is not usually funded through DSA (or it costs more than your DSA allowance), SAAS might be able to consider your request as an exceptional application. You should ask your Disability Adviser for more information about this.

## **Can I get DSA again if I received DSA for a previous course?**

Yes! You cannot always get help with paying tuition fees or maintenance support for a second course but you can still apply to SAAS for DSA.

## **Can I get funding to find out if I have dyslexia?**

To apply for DSA, you need to provide evidence of your disability. Since August 2009, students have not had to pay for the cost of a diagnostic assessment to find out if they have dyslexia. You may be able to get funding through your college or university's Discretionary Funds to pay for a diagnostic assessment. Or, your college or university may be able to pay for this assessment from its main budget. Your institution's Student Services department or Disability Office will be able to give you further information.

**Can I claim DSA for non-compulsory parts of my course?**

Disabled students are able to claim the non-medical helpers DSA allowance for voluntary tutorials. This will be particularly beneficial for students taking distance learning courses who often attend tutorials which are not a compulsory part of your course.

SAAS may also consider paying DSA outwith term-time in certain circumstances.

# Postgraduate Courses

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## **Postgraduate Students' Allowances Scheme (PSAS)**

There is support available to some postgraduate students through the Postgraduate Students' Allowances Scheme (PSAS), which is administered by the Student Awards Agency for Scotland (SAAS). Eligible students can apply for a means-tested maintenance grant and payment of tuition fees. Courses supported under PSAS are generally nine-month taught postgraduate diploma courses on largely vocational subjects, rather than Masters courses. PSAS awards are discretionary, so there is no guarantee of an award.

## **Individual Learning Accounts**

If you are taking a part-time taught postgraduate course, you may be eligible for a non-repayable grant of £500 from ILA Scotland towards fees. To qualify, you must be 16 or over and have an annual income of £22,000 or less and be undertaking a course of at least 40 SCQF credits. To find out more, speak to your university or call the ILA Scotland helpline on **0808 100 1090**.

## **Professional Graduate Diploma in Education (PGDE) or Postgraduate Diploma in Community Education (PGDipCE)**

You may be eligible for the same funding as undergraduates unless:

- you have previously taken a postgraduate course
- your first degree has qualified you for a profession eg doctors, dentists, nurses, midwives, ministers and priests.

Please check with SAAS to find out if your first degree qualifies you for a profession.

Students taking PGDE courses in certain priority school subjects may receive an award no matter what their previous postgraduate or undergraduate study. You can get more information from SAAS about priority subject areas.

## **Research Council Funding**

Support for a postgraduate degree, such as a Masters degree or a doctorate (PhD), is the responsibility of the Arts and Humanities Research Board (AHRB) or one of the UK Research Councils. All are independent bodies, and the fact that a course lies within its remit does not oblige the Board or Council to support students applying for awards. Research Councils each have their own rules for awarding grants to postgraduate students. Further information on each of the Research Councils and the type of work they fund can be obtained from the Research Councils directly, or from the Office of Science and Technology website, at [www.ost.gov.uk/research/councils/councils](http://www.ost.gov.uk/research/councils/councils).

## **Other funding**

The majority of postgraduate students self-fund. However, there may be funding available through Professional and Career Development Loans, grant-making trusts, or employer sponsorship.

### **Disabled Students' Allowance (DSA) for postgraduate students**

You may be eligible for DSA from SAAS, provided you are not being supported by a Research Council or by the Scottish Social Services Council, who can provide similar support to the DSA. DSA for postgraduate students in Scotland is available on the same basis as for undergraduate students, although you should check with your university to see if your course is eligible for DSA.

#### **Tony is pursuing his ambition to be a teacher**

Tony has always wanted to be a teacher so when his degree in Art and Design was coming to an end, he applied to do a Professional Graduate Diploma in Education (PGDE).

Tony is a BSL user. Once Tony has been accepted onto the PGDE course, he meets with the Disability Adviser at his new university to discuss the assistance that he needs. They agree the number of hours of BSL interpreting that he will need, as well as adjustments such as getting lecture notes before each class, deaf awareness training for his tutors, and adjustments in exams.

Tony applies for DSA from SAAS to pay for the costs of using BSL Interpreters, booked through a local voluntary organisation.

# Adult/Community learning

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## General courses

Your adult/community learning provider can give details about any course costs or fees.

There are no specific allowances available to meet disability-related costs when learning on an adult/community education course. However, under the Disability Discrimination Act (DDA), adult/community education providers must make reasonable adjustments to ensure that it is not impossible or unreasonably difficult for disabled students to access courses that are open to the public. For example, this means that your education provider should offer materials in alternative formats, communication support, accessible IT equipment, etc, if the absence of these would make it difficult for you to take the course.

## Access to Higher Education

There are several adult education colleges throughout the United Kingdom which offer Higher Education (HE) access courses. These can be particularly beneficial for people who may not have the necessary formal entry requirements for HE courses. Newbattle Abbey College is the only publicly-funded adult education college in Scotland, although learners may also be able to access financial support for publicly-funded colleges elsewhere in the UK.

Financial support for such courses is available from the Student Awards Agency for Scotland (SAAS) to students who:

- meet the normal residency eligibility
- are 20 or over by 1<sup>st</sup> August of the year the course starts
- are taking a full-time course of at least a year at an eligible adult education college; and
- have not already completed a HE qualification or received previous assistance from SAAS.

Support consists of free tuition, an income-assessed maintenance grant and other supplementary grants, including the Disabled Students Allowance (see page 17). Contact SAAS for more details.

# Other disability-related support

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## **Disability Discrimination Act (DDA)**

The DDA ensures that as a disabled person you are not discriminated against because of your impairment or condition. It is divided into different parts, covering the duties that various bodies have towards disabled people. Many duties are particularly relevant for disabled students, including those of colleges and universities (plus of landlords, service providers, and employers).

Your college or university has a duty under the DDA to make 'reasonable adjustments', to ensure that you are not placed at a disadvantage in comparison to non-disabled students. This is an anticipatory duty, which means that education providers should continually review and anticipate the general needs of disabled people, rather than simply waiting until an individual requests a particular adjustment. This duty applies whether or not you receive funding to pay for your support costs, such as the Disabled Students Allowance or the Additional Support Needs for Learning Allowance.

Support might include measures such as:

- changes to the course delivery (if this is required because, for example, you have a visual impairment or you are deaf)
- providing learning materials in alternative formats (if this is required because, for example, you have dyslexia)
- full access to the physical environment, such as providing a car parking space and adaptations to buildings (if this is required because, for example, you have mobility difficulties).

The DDA states that an education provider's failure to make a reasonable adjustment can only be justified in rare circumstances (for example if there are genuine health and safety implications, or the college or university genuinely cannot afford to pay for the adjustment, out of its total budget). However, if an institution does decide not to make the adjustment as recommended, it should strive to find an alternative, 'second best' solution. For further information about your rights under the DDA, please see the Skill information booklet '[Understanding the Disability Discrimination Act: information for disabled students](#)' on the Skill website

## **Equality Act 2010**

This new Act aims to harmonise discrimination law across the different equality strands, as well as strengthen the law to support progress towards equality. The Act comes into force from October 2010 (with the Public Sector Equality Duty coming into force in April 2011). Many provisions under the Act remain the same as the DDA. However, there are some new forms of protection and the duty to provide reasonable adjustments has been strengthened.

The Equality and Human Rights Commission (EHRC) will publish codes of practice and non statutory guidance to accompany the Act. These will be available from the EHRC website as well as in hard copy.

Further information will be available in due course from both the [Skill website](#) and the [EHRC website](#).

### **Personal care and healthcare assistance**

Personal care assistance is the practical help and support you need to go about your daily life, whether you are studying or not. The main source of help with personal assistance for your daily living needs is your local social work department.

As a disabled person, you have the right to an assessment of needs from your social work department. The needs assessment is intended to establish your eligibility for services, what needs you have and which of these needs social work services are able to meet. If you leave home to go to college or university, the funding for personal assistance with your daily living needs should continue to be provided by the social work department where you normally live. You can choose to receive services to meet your needs direct from social work, or you can opt to receive funding to meet your needs through Direct Payments.

In many cases, your needs assessment by the social work department may identify a need for healthcare support in addition to your personal care support. If this is the case, your local NHS board will be responsible for providing that support.

For further information on the support you can expect to receive and on how agencies such as colleges/universities, social work departments and health boards are encouraged to work together in partnership to support you, please see the Scottish Government/Skill Scotland 'Partnership Matters' booklets: ['Supporting You at College'](#) and ['Supporting You at University'](#).

# Other sources of funding

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## **Grant making trusts**

If you are not eligible to receive support from public funds, you may want to consider applying to trusts or charities to try to get funding. There are many trusts, but the amount of money that they give varies. Each trust has its own criteria for whom it will offer help. There are some trusts that specifically fund disabled people and/or students, including the following trusts:

### **The Snowdon Award Scheme**

The Snowdon Award Scheme awards grants to students with physical or sensory disabilities, ranging from £250 to £2,500. Grants can be used for any additional costs incurred by disabled students, such as computer equipment, travel costs, sign language interpreters, adapted accommodation, or other costs which relate solely to disability.

For further information on the scheme, please see [www.snowdonawardscheme.org.uk](http://www.snowdonawardscheme.org.uk).

### **Student Disability Assistance Fund**

The trust can award disabled students grants of up to £500 towards study-related costs such as computers, software, extra travel costs, or note-takers, for example. To qualify, you must be over 18, taking a full-time higher education course, and can demonstrate needs which put you at a disadvantage compared to non-disabled students.

You can get further information about the trust from [www.bahshe.co.uk/](http://www.bahshe.co.uk/)

### **Funder Finder searches**

Depending on your individual circumstances, there may be other trusts which are more likely to consider awarding you funding. If you would like to find out more about charitable trusts, contact the Skill Scotland Information Service, who will search the 'Funder Finder' directory on your behalf.

For further information on applying to charitable trusts, see the Skill booklet 'Funding from charitable trusts'.

### **Professional and Career Development Loans**

Professional and Career Development Loans are bank loans of between £300 and £10,000 available to 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 the individual is undertaking their training. In general, you can't use a loan to pay for anything that is being funded by another source. So students in receipt of a mandatory grant and/or student loan are ineligible to apply for a Professional and Career Development Loan. Further information about this scheme can be obtained on Freephone 0800 585 505

**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.

Certain academic institutions and charitable trusts also offer scholarships. You can search the database of undergraduate and postgraduate scholarship awards at [www.scholarship-search.org.uk](http://www.scholarship-search.org.uk).

# Welfare benefits and tax credits

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As a disabled person you may be able to claim certain welfare benefits. This section provides an overview of key benefits and tax credits, and explains how these are affected by starting a course of study.

For general enquiries about the full range of welfare benefits or to apply for any benefits, you should contact your local Jobcentre Plus or a Citizens Advice Bureau. You can also check the information about benefits for students in Scotland available from the Child Poverty Action Group website at: <http://scottishhandbooks.cpag.org.uk/>.

## Remember!

**With all benefits you should check how studying will affect your benefits before you start the course. You must inform your local Jobcentre Plus of any major change in your circumstances as soon as it occurs.**

## Quick guide

The following quick guide sets out the effect of studying on your eligibility for certain welfare benefits. Please note that this guide should only be used as a general indication of how the benefits you are *already* claiming may be affected – you must meet the usual eligibility criteria for each benefit in order to receive these benefits. If you think you may be entitled to any of these benefits, you should contact your local Jobcentre Plus to discuss your eligibility and how much you might be able to claim.

Welfare benefit	Studying part-time	Studying full-time
<b>Carer's Allowance (CA)</b>	Continue to claim CA (p45)	Cannot claim CA (p45)
<b>Council Tax Benefit (CTB)</b>	Continue to claim CTB (p44)	Most students are not liable to pay Council Tax. If you are liable, you may be able to claim CTB if you meet certain conditions (p44)
<b>Disability Living Allowance (DLA)</b>	DLA is not usually affected by studying (p41)	DLA is not usually affected by studying (p41)
<b>Health benefits</b>	Can claim if you are eligible for IS, income-related ESA or income-based JSA (p46)	Can claim if you are under 19, or are eligible for IS, income-related ESA or income-based JSA (p46)
<b>Housing Benefit (HB)</b>	Continue to claim HB (p43)	Can only claim HB if you meet certain conditions (p43)
<b>Employment and Support Allowance</b>	See p40	See p40
<b>Incapacity Benefit</b>	See p39	See p39
<b>Income Support (IS)</b>	Continue to claim IS (p42)	Can only claim IS if you meet certain conditions (p42)

<b>Jobseekers Allowance (JSA)</b>	Can only claim if you meet certain conditions (p41)	Can claim in limited circumstances (p41)
<b>Severe Disablement Allowance (SDA)</b>	See p40	See p40
<b>Tax Credits</b>	Continue to claim Child Tax Credit and Working Tax Credit (p45)	Continue to claim Child Tax Credit and Working Tax Credit (p45)

## Incapacity Benefit

Incapacity Benefit is for people who are incapable of work. Before the introduction of the Employment and Support Allowance (ESA) in 2008 (see page 38), you could get Incapacity Benefit if you were incapable of work on the grounds of ill-health or disability. From October 2008, Incapacity Benefit has been replaced by ESA for most new claimants. If you are already receiving Incapacity Benefit, you will be moved on to ESA at a later date.

Incapacity Benefit is a contributions-based benefit paid at a set rate. There is also a non-contributions-based type of incapacity benefit for younger people. Incapacity Benefit gives people of working age a replacement income when they cannot work or look for work because of ill health or a disability.

### How is Incapacity Benefit affected by studying?

Students who are **under 19** and on courses of under 21 hours per week (at any level of mainstream study) can continue to claim Incapacity Benefit. Any hours of tuition or classes only for disabled learners are not included in this 20 hour limit. Students under 19 taking courses of 21 hours or more per week will not be eligible.

If you are **19 or over** there is no rule that says you are not able to continue to receive Incapacity Benefit while you are studying full or part time. However, once the Jobcentre Plus has been told you are studying or are planning to study, they may decide that you are no longer 'incapable of work'. Obviously, this is not automatically the case. Many people are able to do courses of education but are not able to work. This may be due to the flexible study and support arrangements that can be made in colleges or universities. Also, some people go into education as part of a rehabilitation process to prepare them to return to work.

Therefore, although education may trigger a review of your claim, it cannot in itself be used to decide that you are capable of work. Incapacity Benefit can only be withdrawn if you do not pass a test of incapacity (the personal capability assessment). This assesses the extent to which your ill-health or disability affects your ability to perform a range of activities. You will be automatically exempt from this test if you are blind or get Disability Living Allowance at the highest rate, and in some other circumstances.

For more information, see Skill's information booklet '[Studying and claiming benefits as incapable of work](#)'.

# Welfare benefits and tax credits

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## Employment and Support Allowance (ESA)

ESA replaces Incapacity Benefit for all new claimants who are unable to work on the grounds of ill-health or disability. It has an income-related and a contributory part. Unlike Incapacity Benefit, the focus of this new benefit is to consider what you are capable of, rather than what you cannot do, and what help you need to return to work. In order to assess this, claimants will be asked to undertake a test called the 'Work Capability Assessment' which assesses your capability for work and work-related activities. This can result in three possible outcomes:

- you are assessed as being able to take part in at least some type of "work-related activity", and you will receive the work-related activity component of ESA as well as the basic allowance; **or**
- you are assessed as having "limited capability for work-related activity", and you will receive the support component of ESA as well as the basic allowance; **or**
- you are assessed as being capable of work, and can instead apply for Jobseeker's Allowance to help you get back into work (certain conditions apply for students – see p41).

### How is Employment and Support Allowance affected by studying?

#### ***Full-time students***

If you are a full-time student claiming contributory ESA you will have to satisfy the limited capability for work test. If you are claiming income-related ESA, you are only eligible if you also get Disability Living Allowance, and you will automatically be treated as having limited capability for work. If you receive the work-related activity component of ESA, you will be expected to attend work-focused interviews to discuss what steps you can take to move towards work. However, you may be able to defer these interviews until the end of your course.

#### ***Part-time students***

If you are studying part-time, you will have to satisfy the limited capability for work test and be assessed under the limited capability for work-related activity test. You may also have to attend a work-focused health-related assessment if you are placed in the work-related activity group.

The rules regarding ESA and studying are complex, and what you might get depends on your individual circumstances. For further information on how these changes might affect you, contact your local Jobcentre Plus or the Skill Scotland Information Service.

## Severe Disablement Allowance (SDA)

Since April 2001, people have not been able to make a new claim for SDA. However, if you are already getting SDA, it will usually continue. This benefit is paid if you have not been able to work for at least 28 weeks in a row because of ill health or disability.

# Welfare benefits and tax credits

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## How is SDA affected by studying?

The effect of study on SDA is the same as that of Incapacity Benefit (see above).

## Disability Living Allowance (DLA)

DLA is a benefit for disabled people aged under 65 who need help with personal care or who have mobility difficulties. This is a set rate of benefit and is not usually affected by savings or by other money you have coming in. DLA has two components (you can be paid one or both depending on your needs):

- care component paid at either the lower rate ( £18.95 per week), middle rate (£47.80) or higher rate ( £71.40)
- mobility component paid at either the lower rate £18.95) or higher rate (£49.85).

To receive DLA, you must satisfy the “disability tests” for three months before you will be paid. You can still qualify even if you are not actually receiving any help to look after yourself or to get around.

## How is DLA affected by studying?

As DLA is based on your day-to-day care and mobility costs, which you will continue to have when you study, your DLA should continue. As long as your care and mobility needs stay the same, there is no reason why the benefit should change.

Two exceptions to this are as follows: if you are attending a residential college where care is provided as part of the service, then the care component of your DLA can be stopped. The care component may also be stopped if you are following a catering course, where this shows that you are capable of preparing a meal.

To claim DLA, you can either call the Benefit Enquiry Line or your local Jobcentre Plus office to request a claim form, or apply online at [www.dwp.gov.uk](http://www.dwp.gov.uk).

## Jobseeker’s Allowance

Jobseeker’s Allowance (JSA) is for people who are available for and actively looking for work. You can either claim:

- contribution-based JSA (if you have made enough national insurance contributions) at £51.85 per week for under 25s or £65.45 if you are 25 or over; **or**
- income-based JSA (this is worked out in the same way as Income Support, so the amount you get will vary depending on your circumstances – see page 39)

## How is JSA affected by studying?

### *Part-time students*

If you are studying part-time you may be able to claim Jobseeker’s Allowance if the Jobcentre Plus is satisfied that you are genuinely available for work despite your

studies. If your hours of studying overlap with the times you must be available for work, your studies will be ignored if you meet the following conditions:

- you can rearrange the hours of your course immediately on taking up employment or are prepared to give up your course if offered employment, **and**
- you are ready to take time off the course to attend an interview, **and**
- you are ready to start work immediately.

### ***Full-time students***

If you are studying full-time you cannot usually receive JSA. However, there are five exceptions to this:

- if your partner is also a full-time student and you have a dependent child aged under 16 (or under 20 and still in full-time further education or training); you can only get JSA during the summer vacation and you must be available for and actively seeking work
- if you are a lone parent studying full-time, and you have a dependent child aged under 16 (or under 20 and still in full-time further education or training); you can only get JSA during the summer vacation, and you must be available for and actively seeking work
- if you are 25 or over and you have been claiming JSA for at least 2 years, you may be able to take a New Deal course and still receive JSA. Your Employment Officer at the Jobcentre Plus decides if your course of study would qualify,
- if you are on a full-time employment-related course which has been approved by a Jobcentre Plus Employment officer, you will be able to claim JSA for 2 weeks
- if you are waiting to return to your course after a break agreed with the college/university because you were ill or caring for someone, you can then receive JSA until the date you start back on your course, but only for a maximum of one year.

As this benefit is means-tested, the amount you are eligible to receive will be affected by student support entitlement.

## **Income Support**

Income Support provides financial help for people between 16 and 60 who are on a low income and not expected to sign on as available for work. It can help you with day-to-day living expenses.

Please note that from October 2008, new claimants could no longer claim Income Support on the grounds of incapacity. Instead, people who are unable to work because of illness or disability will receive support through a single benefit – **Employment and Support Allowance** (see page 40).

### **How is Income Support affected by studying?**

#### ***Part-time students***

If you qualify for Income Support under the usual eligibility criteria, you can continue to receive this whilst you are studying part-time. For the purposes of Income

# Welfare benefits and tax credits

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Support, you are usually classed as studying 'part-time' if your college or university defines your course as part-time.

## **Full-time students**

If you are studying full-time, you can only claim Income Support if you meet any of the following criteria (as well as the basic rules):

- you are a disabled student, and either qualify for a disability premium (such as DLA), or have been assessed as being incapable of work for 28 weeks (existing claimants only)
- you qualify for the Disabled Students' Allowance because you are deaf (existing claimants only)
- you are a lone parent and your child is under 10 (reducing to age 7 in October 2010)
- you are a single foster parent with a child under 16
- you are a refugee on a course learning English (payment is limited to 9 months)
- you are a lone parent with a child, or in a couple and your partner is also a full-time student and you have a child (you can only claim during the summer vacation) and must also fit into one of the normal groups eligible for income support, e.g. carers, heavily pregnant women)
- you are under 19 (sometimes 21) and on a course of further education, and you have to live away from your parents because you are estranged from them, or because they cannot support you financially and they are chronically disabled, in prison or are not allowed to enter Britain
- you are a student from abroad whose funds have been disrupted (payment is limited to six weeks).

If you cannot claim Income Support under the criteria above during term-time, you also cannot claim it during summer vacations (unless eligible under the special rules that allow some students to claim in the summer vacation only) or during any re-sits of modules. You can start claiming Income Support again from the moment your course ends, or if you leave the course for any reason.

As this benefit is means-tested, the amount you are eligible to receive will be affected by student support entitlement.

## **Housing Benefit**

Housing Benefit helps you with the cost of your rent if you are on a low income. Full-time students in further education under 19 (sometimes 21) are usually eligible to claim. If you are a full-time student not in this group you wouldn't normally qualify for help but 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.

# Welfare benefits and tax credits

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## How is Housing Benefit affected by studying?

### ***Part-time students***

Part-time students continue to be eligible for Housing Benefit.

### ***Full-time students***

You can claim Housing Benefit as a full-time student if you meet any of the following criteria:

- you get Income Support, income-related ESA or income-based Jobseeker's Allowance
- you are a disabled student, and either you qualify for a disability premium (e.g. you get DLA, or are registered blind), or you have been assessed as being incapable of work for 28 weeks (note that from October 2008 new claimants cannot claim on this basis)
- you get the Disabled Students' Allowance because you are deaf;
- you have had limited capability for work for 28 weeks
- you are a lone parent with a dependent child under 16 (or under 20 if they are still in full-time non-advanced education or training)
- you, or your partner, are aged 60 or over
- you are in a couple (including same sex couples) and your partner is not a student – your partner can claim Housing Benefit for both of you
- you are in a couple (including same sex couples), your partner is also a student and you have a dependent child – you will then be eligible for Housing Benefit throughout your course, including holiday periods
- you can get Housing Benefit temporarily while waiting to return to your course after an agreed break because you were ill or had to care for someone
- you are under 19 and taking a further education level course (i.e. below HNC), or you are aged 19 or 20 and on a further education course which you were accepted on or started before you reached 19.

During the summer holidays, you will not get Housing Benefit if you are away from your term-time home for a full benefit week, unless you are in hospital or your term-time home is also your permanent home.

As this benefit is means-tested, the amount you are eligible to receive will be affected by student support entitlement. To claim Housing Benefit, you should contact your local authority.

## **Council Tax Benefit**

If you are liable to pay council tax, your eligibility for Council Tax Benefit is worked out in the same way as for Housing Benefit. As this benefit is means-tested, the amount you are eligible to receive will be affected by student support entitlement.

## **How is Council Tax Benefit affected by studying?**

Most full-time students are exempt from paying council tax. If you're not exempt, for example if you own your home and share with other adults who are not students, you

# Welfare benefits and tax credits

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may be entitled to a second adult rebate or you may be entitled to Council Tax Benefit.

## The Social Fund

If you are living on a low income and faced with costs you are unable to meet, you may be able to get a payment, grant or loan from the Social Fund. This can help with important intermittent expenses that you are unable to pay for out of your normal income, such as funeral payments, the costs of a new baby, or a crisis loan.

### How is the Social Fund affected by studying?

The Social Fund may apply to some students, but usually only if you are on specific benefits, such as Income Support. You should contact a Citizens Advice Bureau for more information.

## Carer's Allowance

Carer's Allowance is for people who spend at least 35 hours a week looking after a disabled adult or child. The amount you get is not income-assessed and does not depend on your student loan, grants or other income, although you cannot get this allowance if you work and earn more than a certain amount. If you are eligible, you can get £53.90 per week (if you have dependent children you may be able to get extra help by claiming child tax credit).

### How is Carer's Allowance affected by studying?

#### *Part-time students*

Part-time students can claim Carer's Allowance if they meet the general eligibility criteria.

#### *Full-time students*

Full-time students (21 hours or more of guided study per week) cannot claim Carer's Allowance during term time or the vacation periods.

## Tax Credits

Full-time and part-time students with dependent children are entitled to claim Child Tax Credit from HM Revenue and Customs (HMRC). Extra amounts are available for those who are caring for disabled children. If you receive the highest amount of Child Tax Credit (CTC) you are entitled to free school meals for your children. However, if you are eligible for Working Tax Credit as well as CTC, you can only get free school meals if you are getting the highest amount, or the four-week run-on paid after you stop work. Contact your local authority for more details on how to apply for free school meals.

Disabled students or students with children who work sixteen hours or more a week could also be eligible for WTC (for full-time and part-time students), which is designed to make work pay for those on lower incomes. Students over 25 working at least 30 hours a week on a low income may also be entitled to WTC.

How much help you get depends on your circumstances, including you and your partner's income. To find out more, visit [www.hmrc.gov.uk](http://www.hmrc.gov.uk) or call the Tax Credit Information Line on **0845 300 3900**. For more information about how tax affects students, check out [www.hmrc.gov.uk/students](http://www.hmrc.gov.uk/students). You can also drop into your local HMRC Enquiry Centre.

## **Health Benefits**

All young people under 18 are entitled to free NHS dental treatment. If you are 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 are aged 19 or over, you may qualify if you are on a low income or a qualifying benefit (Income Support, income-related ESA, income-based Jobseeker's Allowance or child tax credit with a household income of less than £15,276). For further information call 0845 850 1166 or visit [www.nhsbsa.nhs.uk](http://www.nhsbsa.nhs.uk).

## **Claiming benefits during periods of ill-health**

If you need to take time out from your studies because of ill health, you may be able to claim certain benefits which were not available to you while you were studying. Contact your local Jobcentre Plus for more details.

## How student support affects your eligibility for welfare benefits

### Quick guide

Some welfare benefits are given regardless of your income, but others are based on an income assessment, also known as a means-test. These means-tested benefits are Income Support, income-related ESA, income-based Jobseeker's Allowance, Housing Benefit and Council Tax Benefit. Where eligibility for Health Benefits arise from low income, rather than a disability or illness, a means-test would also be required for these, although there are some differences in the means-test for Health Benefits.

The following table sets out how various types of student income will be treated during the income assessment process for welfare benefits:

Type of income	Ignored income	Income which is taken into account
<b>Further Education student support</b>	Additional Support Needs for Learning Allowance	Maintenance bursaries * Dependant's allowance
	Travel expense allowances	
	EMAs	
	Grants for study expenses	
	Childcare grants	
<b>Higher Education student support</b>	Disabled Students' Allowance	Student Loan**
	Grants for tuition fees	Vacation Grant for Care Leavers
	Childcare grants	Young Students Bursary
	Travel expenses allowances	Dependants' Grant
	Lone Parents Grant (usually ignored for Income Support and income-based JSA)	Lone Parents Grant (taken into account for Housing Benefit and Council Tax Benefit)
<b>Other income</b>	Discretionary funds (ignored if used for items other than certain living costs)	Discretionary funds (taken into account if used for certain living costs, although up to £20 per week will be ignored)
	Career Development Loan (ignored if used for items other than certain living costs)	Career Development Loan (taken into account if is used to pay for certain living costs)
	Voluntary or charitable payments	
	Individual Learning Accounts	

\*Some elements will be ignored, including an allowance for travel expenses (£303 per year) and books/equipment (£390 per year).

\*\* It is important to note that the full amount of student loan you are entitled to will be taken into account, even if you do not actually take out the loan. However some elements will be ignored, including travel expenses (£303 per year) and an allowance for books and equipment ( £390 per year). Your loan amount which is leftover after these deductions is then divided up by the number of weeks in your year of study. Thereafter, the first £10 a week of your student loan will not be taken into account. The amount of loan entitlement over £10 a week will directly reduce your benefit, pound for pound. Any unpaid parental or partner contribution is not counted as income for income-related ESA, or for income support if claiming as a disabled student.

### **Vicky keeps her welfare benefits while learning**

Vicky has been unable to work for health reasons for a few years and wants to do a course in business studies at her local college as a way of training for a new career.

As Vicky gets Disability Living Allowance (DLA) to pay for her daily care and mobility costs, she does not have to pay course fees on a part-time college course. She decides to do the course over two years and arranges with the college to have flexibility built into her course timetable so that she can have time off for hospital appointments.

Vicky's entitlement to certain welfare benefits is unaffected by taking up the part-time course – she will still receive her Income Support, Incapacity Benefit, Disability Living Allowance, and Housing Benefit. Vicky also applies to the college for help with travel costs.

# How your income affects the amount of student support you might receive

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The amount of student support funding you might receive depends on the level of your income and, if appropriate, your parents' or partner's income. The only allowances which are not income-assessed are the Disabled Students' Allowance, the Additional Support Needs for Learning Allowance, travel and study allowances for students under 18 (FE courses only), and part of the student loan.

Only your own income will be taken into account if<sup>1</sup>:

- you are single and aged under 25 and have no living parents; or
- you are single and aged 25 or over on the first day of your course; or
- you are single and aged under 25 and have been supporting yourself financially for at least 3 years before the course start date; or
- you have a dependent child of any age.

Your parents' income will be taken into account if:

- you are single and aged under 25 on the first day of your course.

Your partner's income will be taken into account if:

- you are married, in a civil partnership or living with a partner at the start of the academic year.

## How your own income is treated

You must tell your college/SAAS about all of your income from all sources throughout the academic year, including welfare benefits.

The following table sets out how your own income will be treated during the income assessment process for student support funding for both further and higher education courses. Please note that this list is not exhaustive, and you should contact your college/SAAS to find out about how other sources of income will be treated.

Type of income	Ignored income	Income which is taken into account*
<b>Welfare benefits</b>	Attendance Allowance	Carers Allowance
	Child Benefit	Employment and Support Allowance
	Council Tax Benefit	Incapacity Benefit
	Disability Living Allowance	Income Support
	Guardian's Allowance	Invalid Care Allowance
	Housing Benefit	Invalidity Benefit
	Social Fund payments	Job Seekers Allowance
		Severe Disablement Allowance

<sup>1</sup> Periods of self support can also include when you have been; in receipt of benefit while looking for work; in training under a government programme; receiving a pension, benefit or allowance for maternity, sickness or injury; or receiving an advanced research level postgraduate award.

<b>Tax credits</b>	Childcare and disability elements of Working Tax Credit	Working Tax Credit (but not childcare and disability elements)
	Child Tax Credit	
<b>Earnings</b>	Income earned by working (regardless of how much you earn)	
<b>College/SAAS funding</b>	Student loans	
	Payments from college/university Discretionary Funds	
	Childcare allowances	
<b>Other income</b>	Any funds from private or charitable sources for educational purposes	Bank or building society interest
	Adoption and fostering allowances	Income from property (including boarders)
	Any state pension or pension payable because of disability or incapacity	Income from a private or company pension

\* The college/SAAS will ignore the first £1,607 per year of your income (or £2,210 if you are a single student with dependents). The final amount which is left (excluding income which is ignored) will reduce the amount of student support your receive on a pound-for-pound basis.

## How your parents' or partner's income is treated

### **Higher education courses**

If your parents live together, SAAS will take into account both their income. If your parents are separated, divorced or no longer live together, only the income of the parent that you normally live with will be taken into account. If your parent lives with a partner or you have a step parent, SAAS will take into account their income as well as your parent's income.

Income which is taken into account includes:

- gross income from earnings (or taxable profit for those who are self-employed)
- certain welfare benefits and tax credits, including Carers Allowance, Employment and Support Allowance, Income Support, Incapacity Benefit, Invalid Care Allowance, Job Seekers Allowance, Severe Disablement Allowance and Working Tax Credit
- maintenance paid out for a child who is a student

If the income of your **parents or partner** (including your parent's partner if applicable) is being assessed, SAAS will ignore the following:

- domestic help – if both your parents or your spouse/civil partner are disabled, SAAS will ignore the cost in wages of domestic help up to £2,140
- maintenance that is paid to another family for a student studying in either Further or Higher Education

If you are not sure whose income will be taken into account during the income assessment process (i.e. your own, your parents' or your partner's), please contact SAAS.

### ***Further Education courses***

You must tell the college about all of your income from all sources, including welfare benefits. If you are a self-supporting\* student, your own income as well as your partner's income (if appropriate) will be taken into account. \*(You will be defined as self-supporting if you are 25 or over, or if you are under 25 and married, have no living parents, are caring for a child or have supported yourself for no less than 3 years) .

If you are self-supporting, see the table above to check which income the college will ignore / take into account. Your leftover income after these deductions are made is reduced by any child support or maintenance payments over the academic year for dependants not living in your household. The final amount which is left reduces the amount of student support you receive on a pound for pound basis.

If you are supported by your parents, your own income and your parents' will be assessed. When assessing your **parents' or partner's income**, the college will ignore the following:

- some non-taxable benefits, e.g. Disability Living Allowance, Housing Benefit and Council Tax Benefit
- Child Tax Credit; any loan income; and
- if the parent/partner is also a student, any payment from bursaries, hardship funds, childcare funds and any student loan income.

As with the process of assessing your own income, your parents'/partner's leftover income after these deductions are made is reduced by any child support or maintenance payments for dependents (other than yourself) not living in your household. The final amount which is left reduces the amount of student support you receive on a pound for pound basis.

# Useful publications

## **Benefits for Students in Scotland Handbook and Leaflets**

Child Poverty Action Group, Unit 9, Ladywell Business Centre, 94 Duke Street, Glasgow G4 0UW

**tel:** 0141 552 3303

**web:** <http://scottishhandbooks.cpag.org.uk/>

[www.cpag.org.uk/scotland/studentbenefitsproject](http://www.cpag.org.uk/scotland/studentbenefitsproject) (for leaflets)

**email:** [staff@cpagscotland.org.uk](mailto:staff@cpagscotland.org.uk)

## **Directory of Grant Making Trusts**

Directory of Social Change, 24 Stephenson Way, London NW1 2DP

**Reception tel:** 020 7391 4800

**Customer services tel:** 0845 077 7707

**Fax:** 020 7391 4808

**email:** [publications@dsc.org.uk](mailto:publications@dsc.org.uk)

**web:** [www.dsc.org.uk](http://www.dsc.org.uk)

Also available in large public reference libraries and the Citizens Advice Bureau.

## **Disability Rights Handbook**

Published every April by Disability Alliance, Universal House, 88-94 Wentworth Street, London E1 7SA.

**tel/ minicom:** 020 7247 8776.

**fax:** 020 7247 8765

**email:** [office@disabilityalliance.org](mailto:office@disabilityalliance.org)

**web:** [www.disabilityalliance.org](http://www.disabilityalliance.org)

## **Disability Discrimination Act 1995 Code of Practice (revised) for providers of post-16 education and related services**

The Stationery Office, PO Box 29, Norwich NR3 1GN

**tel:** 0870 600 5522

**email:** [customer.services@tso.co.uk](mailto:customer.services@tso.co.uk)

**web:** [www.tsoshop.co.uk](http://www.tsoshop.co.uk)

Also available to download from the Equality and Human Rights Website:

<http://www.equalityhumanrights.com/advice-and-guidance/information-for-advisers/codes-of-practice/>

## **Educational Grants Directory**

Directory of Social Change (address as above) - Can usually be accessed in large public reference libraries.

## **Scottish Government - Funding for Learners booklets**

Scottish Government produces a range of information booklets including:

- Employing Support Workers in Higher Education: a guide for students available online at: [www.scotland.gov.uk/Publications/2007/07/06105621/0](http://www.scotland.gov.uk/Publications/2007/07/06105621/0)
- Helping you meet the costs of learning: your guide to funding 2009 – 2010 available online at: <http://www.scotland.gov.uk/Topics/Education/Funding-Support-Grants/FFL/StudentFunding2010-11>
- Supporting You at College: A guide for young people with additional support needs in Scotland's colleges available online at <http://www.scotland.gov.uk/Topics/Education/Funding-Support-Grants/FFL/College>

- Supporting You at University: A guide for young people with additional support needs in Scotland's universities available online at <http://www.scotland.gov.uk/Topics/Education/Funding-Support-Grants/FFL/University>

### **A Guide to Grants for Individuals in Need**

Directory of Social Change (address as above)

Can be accessed in large public reference libraries and the Citizens Advice Bureau

### **Partnership Matters**

A Guide to Local Authorities, NHS Boards and Voluntary Organisations on Supporting Students with Additional Needs in Further and Higher Education

Scottish Government, Atlantic Quay, 150 Broomielaw, Glasgow G2 8LU

tel: 0845 7741 741

web: <http://www.scotland.gov.uk/Publications/2009/05/08155445/0>

### **Skill information booklets**

Skill produces a range of information booklets, covering disability issues in post-16 education, training and employment. The following are particularly relevant to the issues covered in this information booklet:

- Higher education in Scotland: Guidance for Disabled People
- Further Education and training in Scotland: Guidance for Disabled People
- Understanding the Disability Discrimination Act: Information for disabled students
- Applying for Disabled Students' Allowances
- Funding from Charitable Trusts
- Income Support for Disabled Students
- Housing Benefit and Council Tax Benefit for Disabled Students
- Studying and Claiming Benefits as 'Incapable of Work'

tel/text: 020 7450 0620

email: [skill@skill.org.uk](mailto:skill@skill.org.uk)

web: [www.skill.org.uk](http://www.skill.org.uk)

As a disabled student or jobseeker, you can obtain 5 information booklets free of charge. There is a charge of £2.50 per booklet for professionals. You can also access all of these at Skill's website: [www.skill.org.uk](http://www.skill.org.uk) in the Information section, under Information Booklets.

### **Understanding the Disability Discrimination Act: a guide for colleges, universities and adult community learning providers in Great Britain.**

Published by the Disability Rights Commission. Available free in paper copy from Skill Scotland. See contact details under 'Further Information.'

### **The Grants Register, 2010**

Palgrave Macmillan Ltd, Brunel Road, Houndmills, Basingstoke, Hampshire, RG21 6XS

tel: 01256 329 242

fax: 01256 479 476

email: [orders@palgrave.com](mailto:orders@palgrave.com)

web: <http://www.palgrave.com/>

Order by telephone, fax or email. Also available in large public reference libraries.

## Further information

### **Advice Service Capability Scotland (ASCS)**

11 Ellersley Road, Edinburgh EH12 6HY

**tel:** 0131 313 5510

**text:** 0131 346 2529

**fax:** 0131 346 1618

**email:** [ascscapability-scotland.org.uk](mailto:ascscapability-scotland.org.uk)

**web:** [www.capability-scotland.org.uk](http://www.capability-scotland.org.uk)

### **Benefits Enquiry Line**

**tel:** 0800 882 200

**text:** 0800 243 355

Monday to Friday 8.30am to 6.30pm, Saturday 9am to 1.00pm.

For advice on disability, sickness benefits and carers' allowances. For other benefits enquiries contact your local Jobcentre plus.

### **Careers Scotland**

Careers Scotland gives guidance to anyone in Scotland about work or learning. The aim is to increase participation in learning, employment and provide guidance. Find out more on their website, [www.careers-scotland.org.uk](http://www.careers-scotland.org.uk)

### **Career Development Loans**

**tel:** 0800 585 505.

**web:** [www.direct.gov.uk](http://www.direct.gov.uk)

Follow links: education and learning / financial help for adult learners / grants and bursaries / career development loans.

### **Carer's Allowance Switchboard**

**tel:** 01253 856 123

Switchboard number for any general enquiries about Carer's Allowance.

### **Citizens Advice Bureau**

You can find contact details for the CAB in your local phone book or by searching the directory available at:

**web:** [www.cas.org.uk](http://www.cas.org.uk)

### **Disability Living Allowance and Attendance Allowance Helpline**

**tel:** 08457 123 456

**text:** 08457 224 433

(Monday - Friday 7.30am - 6.30pm)

### **Equality and Human Rights Commission**

Equality and Human Rights Commission Helpline Scotland  
Freepost RSAB-YJEJ-EXUJ

The Optima Building  
58 Robertson Street  
Glasgow  
G2 8DU

**email:** [scotland@equalityhumanrights.com](mailto:scotland@equalityhumanrights.com)

**web:** [www.equalityhumanrights.com](http://www.equalityhumanrights.com)

Helpline:

0845 604 5510 – Scotland Main

0845 604 5520 – Scotland Textphone

0845 604 5530 – Scotland Fax

Monday – Friday 8.00 am – 6.00 pm

### **Educational Grants Advisory Service (EGAS)**

501-505 Kingsland Road, London E8 4AU

tel: 0207 241 7459

Student advice line Tuesday, Wednesday & Thursday from 2 pm – 4 pm.

### **Education Maintenance Allowances**

**web:** [www.emascotland.com](http://www.emascotland.com)

### **Jobcentre Plus**

[www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)

### **ILA Scotland**

ILA Scotland is a Scottish Government scheme to help pay for a wide range of learning. To request an application pack call the helpline free on 0808 100 1090 or visit their website at [www.ilascotland.org.uk](http://www.ilascotland.org.uk) for advice about what learning is available.

ILA Scotland PO Box 26833, Glasgow G2 9AN

**tel:** 0808 100 1090

**email:** [enquiries@ilascotland.org.uk](mailto:enquiries@ilascotland.org.uk)

**web:** [www.ilascotland.org.uk](http://www.ilascotland.org.uk)

### **Learndirect Scotland**

Can help you choose from thousands of courses offered by learning centres, colleges and universities in Scotland. They can also provide you with information about the funding that is available for your chosen course.

**Tel:** 0808 100 9000 (freephone from landlines)

**email:** [info@learndirectscotland.com](mailto:info@learndirectscotland.com)

**web:** [www.learndirectscotland.com](http://www.learndirectscotland.com)

### **National Union of Students Scotland**

29 Forth Street, Edinburgh, EH1 3LE

**tel:** 0131 556 6598

**email:** [mail@nus-scotland.org.uk](mailto:mail@nus-scotland.org.uk)

**web:** [www.nusonline.co.uk](http://www.nusonline.co.uk) follow link for Scotland

**Skill Scotland: National Bureau for Students with Disabilities**

Norton Park, 57 Albion Road, Edinburgh EH7 5QY

Information Service: Freephone/textphone: 0800 328 5050 (Freephone from landlines only)

Tuesdays & Thursdays 11.00am – 1.00pm, and Wednesdays 2.00pm – 4.00pm.

**tel:** 0131 475 2348

**email:** [admin@skillscotland.org.uk](mailto:admin@skillscotland.org.uk)

**web:** [www.skill.org.uk](http://www.skill.org.uk)

**Student Awards Agency for Scotland (SAAS)**

Application forms and the SAAS guide are available on the SAAS website. If you have any questions about your eligibility or about payment of fees, bursaries etc you can contact SAAS at:

Student Awards Agency for Scotland

Gyleview House

3 Redheughs Rigg

Edinburgh EH12 9HH

**tel:** 0845 111 0244 (Disabled Students team only)

**email:** on SAAS website - click 'contact us' and follow instructions, or direct email for Disabled Student team – [saas\\_4@scotland.gsi.gov.uk](mailto:saas_4@scotland.gsi.gov.uk)

**web:** [www.saas.gov.uk](http://www.saas.gov.uk) .

Disabled Students team:

Monday to Thursday 8.30am – 5.00pm, and 8.30am – 4.30pm on Fridays.

**Student Loans Company**

100 Bothwell Street, Glasgow, G2 7JD

**Reception tel:** 0141 306 2000

**Questions about loan account tel:** 0870 242 2211

**Deferment tel:** 0870 606 0704

**Deferment Minicom:** 0870 241 4632

**In arrears with loan repayments tel:** 0870 242 3220

In arrears with loan repayments minicom:

0870 241 4634

**web:** [www.slc.co.uk](http://www.slc.co.uk)

Apply for student loan at: [www.student-support-saas.gov.uk](http://www.student-support-saas.gov.uk)

Repay student loan at: [www.studentloanrepayment.co.uk](http://www.studentloanrepayment.co.uk)

**Update: Scotland's National Disability Information Service**

Hays Community Business Centre, 4 Hay Avenue, Edinburgh EH16 4AQ

**tel:** 0131 669 1600

**email:** [info@update.org.uk](mailto:info@update.org.uk)

**web:** [www.update.org.uk](http://www.update.org.uk)

**University contact details**

For a list of universities in Scotland, including Disability Adviser contact details, see Skill's publication 'Into Higher Education'.

**tel/text:** 020 7450 0620

**email:** [skill@skill.org.uk](mailto:skill@skill.org.uk)

**website:** [www.skill.org.uk](http://www.skill.org.uk)

**College contact details**

For more information on Further Education student support please contact your local college. A list of local colleges can be found on the Scotland's Colleges website.

**tel:** 0131 313 6500

**email:** [info@scotlandscolleges.ac.uk](mailto:info@scotlandscolleges.ac.uk)

**web:** [www.scotlandscolleges.ac.uk](http://www.scotlandscolleges.ac.uk)

**Funding for Learners**

For more information regarding this booklet for disabled students contact:

The Scottish Government, Higher Education and Learner Support, 150 Broomielaw,  
Atlantic Quay Glasgow, G2 8LU

**email:** [studentsupport@scotland.gsi.gov.uk](mailto:studentsupport@scotland.gsi.gov.uk)

**web:** [www.scotland.gov.uk/fundingforlearners](http://www.scotland.gov.uk/fundingforlearners)