

## Funding Full Time Further Education

Further education or non-advanced courses are courses **below** Higher National Certificate (HNC) level.

If you are thinking of going to college to take a non-advanced course and you are 16-19 years old you may be able to apply for either an Educational Maintenance Allowance (EMA) or a college bursary. Find out which of these would be best for you before deciding what to claim. Colleges have student funding advisers who can help you to work this out. Most 18-19 years old students are better off on a bursary.

Students over 18 can apply for a **college bursary**. The amount you get depends on your parents' income unless you are over 25 **or** self supporting **or** supported by your spouse's or partner's income if you are part of a couple.

If you are under 18 years old and living away from home you may be able to claim an EMA **and** a part of the college bursary (the 'away from parental home maintenance' allowance – see below). Check with the college.

In general, if you are over 18 years of age the main way to get funding is by applying for a college bursary.

You may also be able to apply for an Individual Learning Account (ILA) or Professional and Career Development Loan (PCDL).

### College bursaries

Usually only students on full time courses (21 hours or above) lasting 18 weeks or more are eligible for a bursary. You must have lived in the British Isles for three years, and be living in Scotland on the day the course starts.

Apply directly to the college as soon as you have a place on a course.

Course fees are paid directly to the college. Other expenses are means-tested, so how much you get will depend on the income of your parents or spouse unless you are classed as a self supporting student.

If you are not living in the family home while studying you may be able to claim an 'away from home' allowance (see below).

**Living costs** - the maximum awards for living costs for **2009-2010** are:

	<b>Living at home</b>	<b>Living away from home</b>
Under 18	£30 (EMA)	£35.50 per week (in addition to EMA)
Over 18	£70.48 per week	£89.07 per week
Self supporting	£89.07 per week	£89.07 per week

Bursaries for living costs are normally paid into your bank account every four weeks. EMAs are paid into your bank account every two weeks.

Whether or not you get an EMA or bursary for living costs, you may be eligible to claim for the following additional expenses.

**Travel expenses** – you can claim travel expenses if you live over 1 mile from the college. If you are aged 18 to 24 the amount you can claim will depend on your parents' income unless you are self supporting **or** supported by your spouse's or partner's income if you are part of a couple.

**If you have additional support needs** – a disability, learning difficulty or medical condition that means you face extra costs for special equipment or services (such as scribes or laptop computers) the college may be able to give you additional financial support. You may also be eligible for benefits. Contact your local Jobcentre Plus office for information.

**If you have children** - students are able to apply for Working and Child Tax Credits. Contact the Working and Child Tax Credit helpline on 0845 300 3900 for more information, or have a look at the tax credits website at <http://www.taxcredits.inlandrevenue.gov.uk/>.

**Colleges' Childcare Funds** – you may be able to apply for help to pay for registered childcare. Funds are limited and priority is normally given to lone parents, mature students and part-time students, so apply as early as you can.

**If you have adult dependants** - you may be able to claim a dependant's allowance if you have adult dependants (people you have financial, legal or care responsibility for) such as a spouse who is not working.

**If you are a single parent** – you should be able to carry on claiming any benefits you are getting, including housing benefit. Additional help you get from the college with travel and study expenses should not affect them. You may also be able to get more money through Child Tax Credit.

If you are studying full-time you may be able to claim exemption from Council Tax. In some cases you can apply for free school meals for your children.

If your youngest child is under 16 and you are not working, or working less than 16 hours a week, you might be able to get into the **New Deal for Lone Parents**. A Personal Adviser has to approve the course before you apply.

The **Benefits for Students in Scotland** handbook produced by the Child Poverty Action Group (CPAG) is helpful. Find it online at <http://scottishhandbooks.cpag.org.uk>. CPAG also produce a leaflet called 'Benefits for young people in further education', which is useful for people aged 19 or less. Find it online at <http://www.cpag.org.uk/scotland/studentbenefitsproject/>.

**If you are facing severe hardship** - if you are facing severe financial hardship you can apply to the college **Hardship or Discretionary Fund** for a sum of money. The funds are limited so you won't automatically get help.

**If you are claiming benefits** - as a rule, you will not be entitled to claim any benefits, including housing benefit, if you are a full time student. However there are some exceptions, such as single parents, students with disabilities and students under the age of nineteen who are 'estranged' from their parents.

**If you are an asylum seeker or refugee** – contact the Scottish Refugee Council for more information. Their free phone number for advice is 0800 085 6087 (9.30am - 4.00pm, Monday to Friday, closed 1-2pm, except Wednesday when they are open 1-4pm only. Their website address is: <http://www.scottishrefugeecouncil.org.uk/>

**Council tax rebates** - you might be eligible for a council tax exemption or rebate. Contact your local Council Tax office for more information.

**Part-time work** - most students need to work part-time while studying. There is no limit on earnings while studying. If your total yearly earnings will be less than £6,475 ask your employer or local Pay As You Earn (PAYE) Office for a student tax exemption form - P38 (S).