

Funding Part Time Study

If you plan to study part-time (less than 21 hours a week) you will usually have to pay course tuition fees unless you are on a low income, are claiming certain benefits, are disabled or an asylum seeker or refugee who wants to take a non-advanced course or a course in English as a Second or Other Language (ESOL).

Individual Learning Accounts (ILAs)

See separate article on **Individual Learning Accounts (ILAs)**.

For more information visit the ILA Scotland website at <http://www.ilascotland.org.uk/> or phone the ILA Scotland helpline free on **0808 100 1090**.

Professional and Career Development Loans (PCDLs)

See separate article on **Professional and Career Development Loans (PCDLs)**.

Contact the Professional and Career Development Loans helpline for more information at **0800 585 505** (open 8am-10pm, seven days) or visit their website at www.direct.gov.uk/pcdl

Benefits and the '16-hour rule'

If you are 19 or over, you may be able to study part-time and still claim benefit (usually Jobseekers' Allowance) under the '16-hour rule'. This may allow you to study up to 16 hours a week and still sign on as long as you are still available for full-time work and looking for a full-time job. (If you are under 19, you may be limited to 12 hours study a week).

Contact your local Jobcentre Plus office for more information and advice.

See the online version of the 'Benefits for Students in Scotland' <http://scottishhandbooks.cpag.org.uk/> for more information.

Part-time bursaries

If you want to study a non-advanced level course for less than 16 hours a week (or on an open learning basis), and still claim income support or other benefits, you might also be able to claim a **part-time bursary** (covering travel and study expenses only) at some colleges. You might have your course fees paid under the fee waiver system. Contact the college for more information.

Hardship or Discretionary Funds

These funds are run by individual institutions on a discretionary basis, so apply directly to your college or university. The funds are very limited. How much you get depends on your circumstances.

Tax Credits

You might be able to claim tax credits. Students with one or more children can claim Child Tax Credit whether or not they are in paid work. If you work for more than 16 hours a week you could also be eligible for Working Tax Credit.

Contact the Working and Child Tax Credit helpline on 0845 300 3900 for more information, or see the tax credits website:
<http://www.taxcredits.inlandrevenue.gov.uk/>.

You can apply online or get an application form (TC600) from your local Jobcentre Plus office. Claims are usually based on your income in the previous year.

Working while studying

You may need to work part time while studying. If your total yearly earnings fall below the level at which Income Tax is paid, £6,475 a year from April 2009, ask your employer or local Pay As You Earn (PAYE) Office for a student tax exemption form - P38(S).

Open University

If you are on benefits or have a household income of less than £16,510 you can apply to have your course fees paid for most OU undergraduate and residential courses. You may also be able to apply to have course fees funded for short courses and the Openings programme (an introductory programme).

You may be able to apply for discretionary funds for help with study-related expenses.

For more information contact the OU:

The Open University
Tel: 0131 220 6730
Web: <http://www.open.ac.uk/>