

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 year old students are better off on a bursary.

If you are over 18 you 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** 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 **2011-2012** are:

	Living at home	Living away from home
Under 18 rate	£30 (EMA)	£35.40 per week (in addition to EMA)
Standard rate (ages 18-24)	£70.48 per week	£89.07 per week
Higher rate (aged 25 plus or self-supporting and under 25)	N/A	£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 apply for help with travel expenses if you attend an approved course of study, depending on conditions set by the college. If you have dependent children you may be able to get extra costs for travel. If you are under 18, this allowance will not be based on your income.

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

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/>. See below if you are a lone parent.

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.

From 2011-2012, eligible lone parents can also apply for the Lone Parents Childcare Grant (LPCG), a payment of up to £1,215 a year towards formal registered childcare costs. The LPCG is not income assessed.

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. In 2011-2012 the weekly allowance for an adult dependent is £50.77 if their weekly income is less than this.

If you are a lone 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.

Also see the above information on Colleges' Childcare Funds and the Lone Parents Childcare Grant.

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 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 (from 9.30am - 1.00pm and 2.00-4.30pm, Monday to Friday - except Wednesday when it operates from 1-4.30pm 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). You will only pay National Insurance Contributions (NICs) if you earn more than £110 a week or £476 a month.