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Introduction

This guide gives an overview of the funding available from August 2007 for disabled learners and is a useful guide to practitioners giving advice to others.

This 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 get further information about financial support for learners from these booklets:

- Helping you meet the costs of learning: your guide to funding 2007-2008
- Helping you meet the costs of learning: students with dependent children 2007-2008
- Helping you meet the costs of learning: part-time study 2007-2008



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),
Monday-Thursday 1.30-4.30pm

Tel: 0131 475 2348

Website: www.skill.org.uk
Email: admin@skillscotland.org.uk

Quick guide

Type of Funding	Staying at School	Full-Time		Part-Time	
		Further Education	Higher Education	Further Education	Higher Education
Course Fees					
Tuition Fees		•		•	•
ILA Scotland		•	•	•	•
Career Development Loan		•	•	•	•
Postgraduate Students Allowances Scheme			•		
Living Costs					
Education Maintenance Allowances	•	•			
Student Loans			•		•
NHS Bursaries			•		
HE Young Student Bursary			•		
HE Students Outside Scotland Bursary			•		
FE Maintenance Bursary		•			
Travel Costs		•	•	•	
Study Costs		•		•	
Help for Dependants					
Adult Dependant Grant		•	•		
Child Tax Credit		•	•	•	•
Lone Parents Grant			•		
Lone Parents Childcare Grant			•		
Childcare Funds		•	•	•	
Other Support					
Disabled Student Allowance			•		•
Additional Support Needs for Learning Allowance		•		•	
Hardship Funds		•	•	•	•
Vacation Grant for Care Leavers			•		
Charitable Trusts		•	•	•	•

NB This is a general guide and only indicates the funding that you may receive

Staying at school

If you wish to stay on at school after you reach the school leaving age (16) you may be eligible for an Education Maintenance Allowance (EMA) depending on your household income. This can be up to £30 a week during term time.

Income thresholds for 2007/2008	Weekly amount during term time
£0 – £21,302	£30
£21,303 – £26,116	£20
£26,117 – £31,528	£10

Two bonuses of £150 may also be available if you remain on your course and make good progress.

More information on EMAs is available from your school, college or local authority, and also from the website 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
text: 0131 22 22 439
website: www.enquire.org.uk

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 eligibility conditions. However, for certain learners their residency status is not clear and we would advise you to contact your local college (for further education courses) or the Student Awards Agency for Scotland (SAAS) (for higher education courses) if you are in any doubt about your residence status.

Generally, the residence requirements 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 2007 for courses that start between 1 August 2007 and 31 December 2007.
- 1 January 2008 for courses that start between 1 January 2008 and 31 March 2008.
- 1 April 2008 for courses that start between 1 April 2008 and 30 June 2008.
- 1 July 2008 for courses that start between 1 July 2008 and 31 July 2008.

- (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 and EU nationals. Please refer to the Scottish Executive 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 or wife 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.

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 a learner on a further education course or a learner on 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 (SCQF) 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).

Further education courses are those which are not taught in a school *and* are below HNC level. They cover levels 1-6 on the 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).

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.

PHOTO REDACTED DUE TO THIRD PARTY RIGHTS OR OTHER LEGAL ISSUES

Full-time learning

Quick guide

Type of Funding	Further education	Higher education
Course fees	<ul style="list-style-type: none"> • Course fees paid (p 8) • Individual Learning Account (p 29) 	<ul style="list-style-type: none"> • Course fees paid (p 13)
Living costs	<ul style="list-style-type: none"> • Maintenance Bursary (p 8) • Education Maintenance Allowance (p 8) 	<ul style="list-style-type: none"> • Student loan (p 13) • NHS Bursary (p 14) • Young Students Bursary (p 13) • Students Outside Scotland Bursary (p 14)
Disability-related costs	<ul style="list-style-type: none"> • Additional Support Needs for Learning Allowance (p 9) 	<ul style="list-style-type: none"> • Disabled Students Allowance (p 14)
Travel costs	<ul style="list-style-type: none"> • Funding may be available from the college or your local social work department (p 11) 	<ul style="list-style-type: none"> • Funding may be available from SAAS or your local social work department (p 18)
Study costs	<ul style="list-style-type: none"> • Funding may be available from the college (p 9) 	
Help for dependants	<ul style="list-style-type: none"> • Dependants Allowance (p 9) • Childcare funds (p 9) 	<ul style="list-style-type: none"> • Lone Parents Grant (p 17) • Additional Childcare Grant for Lone Parents (p 17) • Childcare Funds (p 17) • Adult Dependants Grant (p 17)
Other support	<ul style="list-style-type: none"> • Hardship funds (p 11) • Career Development Loans (p 29) • Charitable trusts (p 29) 	<ul style="list-style-type: none"> • Hardship funds (p 18) • Career Development Loans (p 29) • Charitable trusts (p 29) • Vacation Grant for Care Leavers (p 18)

Full-time further education

Course fees

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.

Living costs

Education Maintenance Allowance

If you are a school leaver going to college you may be able to apply for an Education Maintenance Allowance (see page 4 for details).

Maintenance Bursary

You can apply to your college for a non-repayable bursary of up to £84.69 per week, but the amount you can 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*	£19,350	£nil	£33.66+	N/A
Parental-supported students aged 18 to 24	£23,085	£67.01	£84.69	N/A
Self-supporting students	£19,630	N/A	N/A	£84.69

* This allowance is for students who are aged under 18 but do not meet the criteria of the Education Maintenance Allowance.

+ This allowance may be paid in addition to an Education Maintenance Allowance.

N/A = Not applicable



Full-time further education

Help with 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 allowance 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 body. 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.

If you are not sure what kinds of disability-related costs you might have whilst at college, you can ask college support staff for guidance. They can discuss with you the nature of your course, the kinds of support you have used before as well as new kinds of support that are available, and the different ways in which the college can help you. They may ask you to undertake a formal assessment of your needs to make sure you get all the support that you require.

Study costs

You may also 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.

Costs of supporting a dependant

Childcare costs

Some assistance with covering the costs of registered childcare may be available from the college. Priority is usually given to mature and 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.

Dependants' Allowance

You may be able to apply for a Dependants' Allowance of £48.27 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.

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Full-time further education

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 of £67.01 per week (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 spell-check.

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Full-time further education

Travel costs

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 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.

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.

Additional help

Hardship Funds

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

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Full-time further education

Frequently Asked Questions

Q: Can I still get funding 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.

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 some supporting evidence – ask your college for information.

Q: Can I get funding to find out if I have dyslexia?

You may be able to get funding through your college or university's Hardship Funds to pay for a diagnostic assessment to find out if you have dyslexia. You do not need to have taken out a student loan to be able to apply for such funding.

Q: 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. There is information about meeting personal care costs on page 28. If you have been assessed as having a healthcare support need, your local health board will be responsible for providing that support.

You might also be eligible for welfare benefits or tax credits (see page 30).

Full-time higher education

Course fees

The Student Awards Agency for Scotland (SAAS) will pay the tuition fees for all Scottish and European Union students, studying 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 £3,070 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 £4,400 for students living outwith the parental home and £3,485 for those living at home. An additional loan of £575 will be available to young students from families with an income of up to £20,695. 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' Bursary

Some students under 25 years old may qualify for a Young Students' Bursary (an income-assessed, non-repayable grant) of up to £2,510 a year instead of part of the loan, so it reduces the amount of loan you need to take out. It will be available whether you live with your parents or live away from home during term time. It is not available if you are over 25, have been living independently for a 3-year period, or are married. The maximum bursary of £2,510 a year will be paid to you if your family income is under £18,360 a year. The amount of bursary will taper down to zero if your family income is around £32,515 a year.



Full-time higher education

NHS Bursary – Degrees in Allied Health Professions (AHPs)

Students on degree courses in AHPs have different funding arrangements consisting of a Scottish Executive Health Department Bursary and loan. If you think you may be one of these students you should contact SAAS for more details.

Dentistry and medicine

Students on degree courses in dentistry and medicine are entitled to the same student support package as most other students in years 1 to 4. In years 5 and later, you are entitled to the Health Department Bursary. Support will then be available through a loan and bursary – contact SAAS for details.

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 additional to your loan entitlement. You will get a full bursary of £2,045 a year if your household annual income is less than £18,360 and there are smaller bursary amounts for those with incomes up to £32,515.

Help with disability-related costs

Disabled Students' Allowance (DSA)

If you have a disability, you may be able to get extra funding from the 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:

Large items of equipment allowance

This allowance is for items of specialist equipment you need to participate in your course and to benefit fully from it. For example, you may need a computer with adaptive technology, a tape recorder, specialist furniture or a radio microphone, etc. The maximum amount available is £4,905 for the whole of your course (not per year).

Any equipment bought with the allowance belongs to you and you do not have to return it when you finish your programme of study. 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.

Full-time higher education

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 or support in the subject you are studying, 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 helper's 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 £12,420.

Many institutions have staff who are specifically employed to support individual 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, leaves or is not suitable, the institution will make arrangements to replace them.

For more information, please see the Scottish Executive/Skill Scotland information booklet 'Employing Support Workers in Higher Education: a guide for students and advisors', available from SAAS or on line at www.scotland.gov.uk/fundingforlearners.

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 of this allowance is £1,640 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.

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 the nature of your course and the different kinds of possible support. They can also tell you about

Full-time higher education

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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.

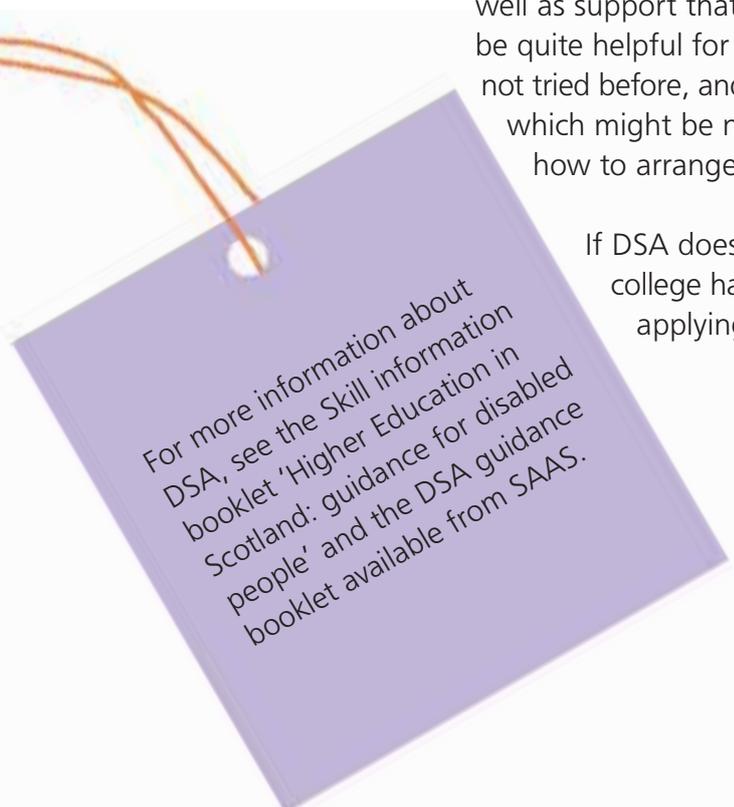
Jenni is visually impaired and will have extra disability-related costs whilst studying. Jenni applies for DSA from SAAS to cover these costs. SAAS would like more information about the assistance that she needs so they arrange for Jenni to have a needs assessment at an Access Centre.

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.

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 might be done by your university or college, or by an Access Centre. The assessment looks at how your disability affects you and what disability support you require to help you complete your study. 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. 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 have responsibilities to make adjustments, or you could consider applying to trusts.



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.

Full-time higher education

Costs of supporting a dependant

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

Lone Parent's 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 £1,240.

Additional Childcare Grant for Lone Parents

If you receive the Lone Parent's Grant you can get extra help of up to £1,155 per year to help pay your formal childcare costs.

Childcare Fund

You can also apply to your institution for assistance from the new 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 or civil partner. The maximum amount payable is £2,510. You cannot claim Dependants' Grant if your husband, wife or civil partner also receives student support.

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Full-time higher education

Travel costs

Students can apply for help with the cost of daily travel to their 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 session 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 £155 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. 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.

Additional help

Hardship Funds

Students who are experiencing particular financial difficulty can apply for assistance from their institution's Hardship 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.

Vacation Grant for Care Leavers

A grant from SAAS of up to £100 a week is available to help students, who were previously in care, with accommodation costs.

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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

Frequently Asked Questions

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. For example, if you have previously received an HND qualification, SAAS will usually only fund the second year or above of an undergraduate 4-year degree course (although you can still usually apply for a student loan in the first year); if you were funded to complete an HND, SAAS will not support you to do a further HNC. 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.

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.

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.

Is it true that I do not pay the Graduate Endowment if I receive DSA?

Yes! Students who receive DSA at any time during their course do not pay the Graduate Endowment.

What if I have any problems with applying for DSA?

If you have questions about your DSA application, you should contact SAAS. If you have general questions about DSA, you should contact your Disability Adviser/support staff or the Skill Scotland Information Service. If you are unhappy with your assessment of need, contact the assessor to discuss this with them.

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

You may be able to get funding through your college or university's Hardship Funds to pay for a diagnostic assessment to find out if you have dyslexia. You do not have to have taken out a student loan to be able to apply for such funding.

Part-time learning

Quick guide

Type of funding	Further education	Higher Education
Course fees	<ul style="list-style-type: none"> • Fees may be paid if you meet certain conditions (p 21) • Individual Learning Accounts (p 29) 	<ul style="list-style-type: none"> • Fees may be paid if you meet certain conditions (p 23) • Individual Learning Accounts (p 29)
Living costs	<ul style="list-style-type: none"> • Maintenance bursaries may be available at college's discretion (p 22) 	<ul style="list-style-type: none"> • Student loan may be available if you meet certain conditions (p 24)
Disability-related costs	<ul style="list-style-type: none"> • Additional Support Needs for Learning Allowance (p 22) 	<ul style="list-style-type: none"> • Disabled Students Allowance (if studying at least 50% of a full-time course) (p 24)
Travel costs	<ul style="list-style-type: none"> • Funding may be available from the college or your local social work department (p 22) 	<ul style="list-style-type: none"> • Funding may be available from your local social work department (p 24)
Study costs	<ul style="list-style-type: none"> • Funding may be available from the college (p 22) 	
Help for dependants	<ul style="list-style-type: none"> • Childcare costs (p 22) • Dependants Allowance (p 22) 	
Other support	<ul style="list-style-type: none"> • Career Development Loans (p 29) • Hardship funds (p 24) • Charitable trusts (p 29) 	<ul style="list-style-type: none"> • Career Development Loans (p 29) • Hardship funds (p 24) • Charitable trusts (p 29)

Part-time further education

Course fees

Most students studying part-time courses at further education colleges 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:

- Your family receives any of the following:
 - Income Support
 - Working Tax Credit
 - Pension Credit
 - Housing Benefit
 - 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
 - Severe Disablement Allowance
 - Attendance Allowance
- Or, you are a registered job seeker.
- 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:
 - £6,993 if one person in the household
 - £11,473 if a household with one couple and no children
 - £16,718 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.



Part-time further education

Living costs

Bursary grants are not usually available for part-time students in further education, 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 awarded a Living Costs Bursary, the amount given would be proportionate to the hours you attend college each week.

Help with 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.

Study costs

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

Costs of supporting a dependant

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 also income assessed and the dependant's income will be taken into account.

Travel costs

Part-time students can apply to college for help with travel costs for the days you travel to college, depending on college criteria. This allowance is income assessed unless you are under 18. Additional travel expenses may be available for students who have extra travel costs because of their disability.

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

Additional help

Hardship Funds

Part-time students may be able to get some financial help from Hardship Funds – ask your college for details.





Part-time higher education

Course fees

Most students studying part-time higher education courses at universities or colleges will have to pay tuition fees. However, you do not need to pay tuition fees on part-time courses at university if you are taking an *eligible* course and 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 21):

- Your family receives 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
 - 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

Living costs

Part-time higher education students, including those studying by distance learning, may be eligible for a £500 student loan from SAAS provided you are studying at least 50% of a full-time course. The loan is income assessed. If you are:

- a single student, your income must be less than £15,367. This threshold increases by £2,000 for your eldest child and a further £1,000 for each other child;
- a married student or have entered into a civil partnership, your income must be less than £17,367. This threshold increases by £2,000 for your eldest child and a further £1,000 for each other child.

You are automatically eligible for a loan if you, your husband, wife or civil partner, are currently receiving any income-related Income Support, Housing Benefit or Council Tax Benefit.

Help with disability-related costs

Disabled Students Allowance (DSA)

If you are a distance-learning student or studying part-time and the course is equivalent to at least 50% of a full-time course, you may also be able to apply for the 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.

Travel costs

Part-time higher education students are not eligible for funding towards travel costs from SAAS, however you may be able to get funding from your local social work department.

Additional help

Hardship Funds

If you are experiencing particular financial difficulty you can apply for help from your institution's Hardship Fund.

Funding for specialist further education outside Scotland

Further education colleges in Scotland provide a broad range of courses including specialist courses for people who have additional support needs as well as providing additional support for students on mainstream courses. 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 currently available 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 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 – sometimes this funding is a mixture of local authority social work or education or benefits funding.

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.

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

PHOTO REDACTED DUE TO THIRD PARTY RIGHTS OR OTHER LEGAL ISSUES



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.

Funding for postgraduate courses

Postgraduate Students' Allowances Scheme (PSAS)

There is support available to students in Scotland for postgraduate study through the PSAS, which is administered by the Student Awards Agency for Scotland (SAAS). Eligible students can apply for an award consisting of 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. Awards from PSAS are discretionary, not mandatory, so there is no guarantee of an award at postgraduate level.

Postgraduate Certificate in Education (PGCE) 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, e.g. doctors, dentists, nurses, midwives, ministers and priests.

Please check with SAAS if you want to know if your first degree qualifies you for a profession.

There is an exception in the case of teacher training for certain priority school subjects in Scotland. Students taking PGCE courses in these subjects may receive an award no matter what their previous postgraduate or undergraduate study. The exception is only available once. 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 (Ph.D), is the responsibility of the Arts and Humanities Research Board (AHRB) or one of the UK Research Councils, depending on field of study. All are independent bodies. The fact that a course lies within its remit does not oblige the Board or Council to support all, or indeed any, students applying for awards. Research Councils each have their own rules for awarding grants to postgraduate students. Further advice or information on each of the Research Councils and the type of work which they fund can be obtained from the Research Councils direct, or from the Office of Science and Technology website, at www.ost.gov.uk/research/councils/councils.htm.

Other funding

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

Help for disabled postgraduate students

If you are a postgraduate student, you may also 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 a DSA. DSA for postgraduate students from 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.

Adult/community learning

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.

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 Postgraduate Certificate in Education (PgCE).

Tony is a British Sign Language (BSL) user. Once Tony has been accepted onto the PgCE 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, deafness 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.

PHOTO REDACTED DUE TO THIRD PARTY RIGHTS OR OTHER LEGAL ISSUES

Other disability-related support

Disability Discrimination Act (DDA)

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 anticipate the general needs of disabled people rather than simply waiting until an individual requests a particular adjustment. This should be the case 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:

- changes to the course delivery if you have a visual impairment or you are deaf or hard of hearing;
- providing learning materials in alternative formats if you have dyslexia;
- full access to the physical environment, such as providing a car parking space and adaptations to buildings if 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 it is not deemed to be 'reasonable', or if the reason relates to a 'competence standard' for the course (e.g. if a certain level of ability in playing an instrument is required for a degree in music). When determining whether or not an adjustment is 'reasonable', the college or university can take account of factors such as health and safety requirements, cost and resources, and the practicality and effectiveness of the adjustment. However, institutions will have to think through the implications if they decide not to make an adjustment.

For further information about your rights under the DDA, please see the Skill information booklet on the Disability Discrimination Act on the Skill website at www.skill.org.uk/info/infosheets.asp.

Personal care 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. This assessment should include needs such as practical help at home, attending recreational facilities, lectures or games outside your home, and any help needed to take advantage of educational facilities. 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.

For further information, see the Skill booklet 'Personal assistance for disabled students in higher education'. The Scottish Executive guidance 'Partnership Matters' and the guide for young people 'Supporting you at College' provide information about the roles and responsibilities of colleges, social work, health and others in providing additional support for students in further education.

Other sources of funding

Grant-making trusts/scholarships

If you are not eligible to receive support from public funds, you may find you need to apply 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 or people with certain disabilities.

To find out about trusts:

- Check various directories of trusts. You can usually find these in larger public libraries.
- Contact SAAS using form REE1 who will check a Register of Educational Endowments containing information on various Scottish trusts.
- Contact the Skill Scotland Information Service who will search the Funder Finder directory of grant making trusts.
- See the Skill booklet 'Funding from Charitable Trusts' which lists trusts that provide funding specifically for disabled people.

Career Development Loans (CDLs)

CDLs are bank loans of between £300 and £8,000 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 CDL 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 CDL.

Individual Learning Accounts (ILA) Scotland

ILA Scotland is a scheme that can help pay for a wide range of learning with a variety of approved learning providers including private and community based providers, colleges and some universities. If you are aged over 18, live in Scotland and earn £18,000* or less per year or are on benefit, then you may qualify for up to £200 each year towards the cost of learning. Even if you earn more than £18,000 a year, you could still get up to £100 a year towards some computer courses.

For information on ILA Scotland and to request an application pack call the ILA Scotland helpline free on 0808 100 1090 or visit the website at www.ilascotland.org.uk for advice about what learning is available.

* This increase in the threshold is subject to Parliamentary approval.



Further information
about the CDL scheme
can be obtained on
Freephone 0800 585 505

Welfare benefits and tax credits

As a disabled person you may be in receipt of certain welfare benefits. This section explains how different benefits are affected by starting a course of study.

For general enquiries about benefits or to apply for any welfare 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 out 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.

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
Carer's Allowance (CA)	Continue to claim CA (p 35)	Cannot claim CA (p 35)
Council Tax Benefit (CTB)	Continue to claim CTB (p 34)	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 (p 34)
Disability Living Allowance (DLA)	DLA is not usually affected by studying (p 34)	DLA is not usually affected by studying (p 34)
Health benefits	Can claim if you are eligible for IS or income-based JSA (p 35)	Can claim if you are under 19, or are eligible for IS or income-based JSA (p 35)
Housing Benefit (HB)	Continue to claim HB	Can only claim HB if you meet certain conditions (p 34)
Incapacity Benefit (IB)	See p 31	See p 31
Income Support (IS)	Continue to claim IS	Can only claim IS if you meet certain conditions (p 33)
Jobseekers Allowance (JSA)	Can only claim if you meet certain conditions (p 32)	Can claim in limited circumstances (p 32)
Severe Disablement Allowance (SDA)	See p 31	See p 31
Tax Credits	Continue to claim Child Tax Credit and Working Tax Credit	Continue to claim Child Tax Credit and Working Tax Credit

Welfare benefits and tax credits

How is Incapacity Benefit affected by studying?

Incapacity Benefit is for people incapable of work. This 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.

Students under 19 years of age

Students who are under 19 and on courses of 20 hours of mainstream education per week or less are eligible for Incapacity Benefit. Any hours of tuition or classes only for disabled learners are not included in this 21-hour limit. Students under 19 taking courses of more than 21 hours per week will not be eligible.

Students aged 19 or over

If you are 19 or over there is no rule that says you are not able 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, and in some other circumstances.

For more information, see Skill's information booklet 'Studying and claiming benefits as incapable of work'.

How is Severe Disablement Allowance (SDA) affected by studying?

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.

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

How is Disability Living Allowance (DLA) affected by studying?

DLA is a benefit for disabled people 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:

- care component paid at either the lower, middle or higher rate
- mobility component paid at either the lower or higher rate.

PHOTO REDACTED DUE TO THIRD PARTY RIGHTS OR OTHER LEGAL ISSUES

Welfare benefits and tax credits

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.

How is Jobseekers Allowance affected by studying?

Jobseekers Allowance is for people who are available for and actively looking for work.

Part-time students

If you are studying part-time you may be able to claim Jobseekers 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.

These conditions do not apply to some people on further education courses if:

- for 3 months before starting your course you were on work-based training for young people; getting JSA, incapacity benefit or statutory sick pay; or getting Income Support on the grounds of incapacity for work, OR
- in the 6 months before you started your course you met one of the previous conditions for a total of 3 months, and were in full-time employment or earning too much to get any of these benefits for the rest of the time.

Full-time students

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

- if you have a partner who is also a full-time student and you have a dependant child, you can get JSA during the long vacation as long as you are available for 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 Jobcentre Plus because you were ill or you had to care for someone, you can claim JSA after the reason for your break has ended, for up to one year. You can then receive JSA until either the start of the next academic year or the date you start back on your course – whichever of these dates applies first.

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

Welfare benefits and tax credits

How is Income Support affected by studying?

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.

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 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 the Disability Premium or Severe Disability Premium, or have been assessed as being incapable of work for 28 weeks
- you are a lone parent
- you are a refugee on a course learning English
- you qualify for the Disabled Students' Allowance because you are deaf
- you are in a couple, your partner is also a full-time student and you have a child (you can only claim during the summer vacation)
- you are under 19 (sometimes 20) and have to live away from your parents because you are estranged from them, or because they cannot support you financially and they are disabled, in prison or are not allowed to enter Britain
- you are a student from abroad whose funds have been disrupted.

PHOTO REDACTED DUE TO THIRD PARTY RIGHTS OR OTHER LEGAL ISSUES

If you cannot claim Income Support under the criteria above during term-time, you also cannot claim it during long vacations 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.

Welfare benefits and tax credits

How is Housing Benefit affected by studying?

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 20) 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.

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 or income-based Jobseekers Allowance as a full-time student – see p32 and p33
- you are a disabled student, and either you qualify for the Disability Premium or Severe Disability Premium, or have been assessed as being incapable of work for 28 weeks
- you get the Disabled Students' Allowance because you are deaf
- you are a lone parent, or are single and caring for a child who has been in local authority care
- 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, on the same conditions as for students – see below
- 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 a full-time student but not in higher education (ie HNC or above), or you are aged 19 on a further education course which you 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.

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 may be entitled to a second adult rebate or you may be entitled to 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.

Welfare benefits and tax credits

How is the Social Fund affected by studying?

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.

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.

How are Health Benefits affected by studying?

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 need them. Otherwise, if you are on a low income or a qualifying benefit (Income Support, income-based Jobseekers Allowance or child tax credit if you have a low enough income), you may qualify. For further information call 0845 850 1166.

How is Carer's Allowance affected by studying?

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.

Part-time students

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

Full-time students

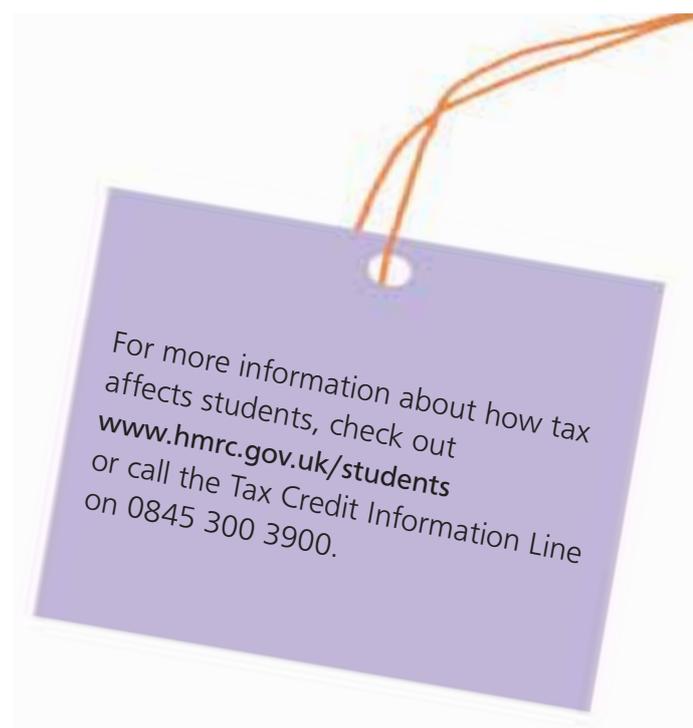
Full-time students (21 hours or more of guided study per week) cannot claim Carers Allowance during term time or the vacation periods.

How are Tax Credits affected by studying?

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.

Disabled students or students with children who work sixteen hours or more a week could also be eligible for Working Tax Credit (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 Working Tax Credit.

How much help you get depends on your circumstances. To find out more, visit www.hmrc.gov.uk or call the Tax Credit Information Line on **0845 300 3900**.



For more information about how tax affects students, check out www.hmrc.gov.uk/students or call the Tax Credit Information Line on 0845 300 3900.

Student support and benefits income assessment

Effect of benefits/income on student support income assessment

Most student support funding depends on the level of your income and, if appropriate, your parents' or spouse/civil partner's income. The only allowances which are not income assessed are:

- the Disabled Students Allowance
- the Additional Support Needs for Learning Allowance
- part of the student loan
- tuition fee waivers for full-time students
- travel and study allowances for students under 18 (FE courses only).

Higher education courses

If you are studying a higher education course, you must tell SAAS about all of your income from all sources throughout the academic year, including welfare benefits. If you are unmarried and 25 or over on the first day of your course, or you have been supporting yourself financially for at least 3 years before the course start date, only your own income will be taken into account. If you are under 25, your parents or spouse's income will be taken into account with regards to student support entitlement.

If your own income is being assessed, SAAS ignore the following when they are calculating your entitlement:

- income earned by working during the year, regardless of how much you earn or whether you work during term-time or in the holidays
- income from a scholarship or sponsorship up to £4,675 – anything after this amount will reduce your entitlement
- Child Benefit
- income from student loans or hardship funds
- any state pension, pension payable because of disability or incapacity, any pension if you are over 50, and the first £3,765 of any other pension income
- any income tax and National Insurance contributions that you pay
- Disability Living Allowance or Incapacity Benefit
- £2,255 from trust income of students with no living parents.

SAAS will then ignore the first £995 of any income you have left (or £2,155 if you are a single student with dependents). After that deduction, whatever you have left will reduce your student support, pound for pound.

If your parents' or spouse's income 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 £2,090
- if one of your parents is receiving a student support grant, £1,075 will be ignored
- superannuation payments and retirement annuity premiums that qualify for tax relief.

Student support and benefits income assessment

Further education courses

If you are on a further education course, you must tell the college about all your income from all sources. If you are a self-supporting student, your own income as well as your spouse/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 supported by your parents, your own income and your parents' will be assessed.

Your college will ignore the following when means-testing your own income:

- all non-taxable benefits – most benefits are non-taxable except for Incapacity Benefit, Jobseekers Allowance and Carers Allowance
- Child Tax Credit and child maintenance
- any loan income or payments from the college Hardship Fund or Childcare Fund
- any funds from private or charitable sources for educational purposes
- adoption and fostering allowance with the exception of the 'fee' element of the fostering allowance
- trust income less than £58.62 per week if you have no parents living
- any income from the student's own earnings
- unearned income less than £41.71 per week.

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.

When assessing your parents' or partner's income, the college will ignore the following:

- all non-taxable benefits
- Severe Disablement Allowance, Disability Living Allowance, Child Tax Credit, Incapacity Benefit and Carer's Allowance
- any loan income
- 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.

Effect of student support on benefits income assessment

Some 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-based Jobseeker's Allowance, Housing Benefit, Council Tax Benefit, and the Social Fund. Where eligibility for Health Benefits arise from low income, rather than a disability or illness, a means-test would also be required for these.

Ignored student income

When assessing your income for means-tested benefit entitlement the following grants are ignored: grants for tuition fees, Disabled Students Allowance, Additional Support Needs for Learning Allowance, loans for part-time students, any childcare grants, travel expense allowances, Education Maintenance Allowance, any grants for study expenses such as books or equipment and any Individual Learning Account payments. Lone Parents Grant is disregarded for Income Support and income-based Jobseekers Allowance if you get Child Tax Credit, but is taken into account for Housing Benefit and Council Tax Benefit. Voluntary or charitable payments are ignored for Housing Benefit, Council Tax Benefit, Income Support and Jobseekers Allowance.

Living Costs Grants

Any bursaries or grants for living costs will be taken into account as income over the period for which they are payable, e.g. a care leavers grant over the long holiday period, Young Students Bursary throughout the academic year or Dependents' grant. Further education maintenance bursaries will be treated as income, although the first £361 for books and equipment and £285 for travel will be ignored.

Hardship funds will be taken into account as income if paid for basic living costs (although up to £20 per week will be ignored) but will be completely ignored if paid for other items. You should ask your college or university for a letter saying what the payment is for and how it is paid.

Student loan

It is important to note that the full amount of student loan that you are entitled to will be taken into account, even if you do not actually take out the loan.

When the Department of Work and Pensions (DWP) consider your loan amount for income purposes, they first ignore the following amounts (2006/2007 rates):

- £285 a year for travel costs
- £361 a year for books and equipment (but note that any grant specifically for these costs is ignored).

If you have not actually taken up your loan entitlement, these ignored amounts for travel and study expenses are deducted from any grant income instead. The part-time student loan is ignored as income.

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. But the amount of loan entitlement over £10 a week will directly reduce your benefit, pound for pound.

Student support and benefits income assessment

Career Development Loans

Career Development Loans are taken into account if they are intended to pay for daily living costs. If the loan is for anything else, it is fully disregarded. The living costs part of the full amount is taken into account in full over the period of study covered by the loan, i.e. usually September-June.

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, DLA, and Housing Benefit. Vicky also applies to the college for help with travel costs.

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Useful publications

Benefits for Students in Scotland Handbook and Leaflets

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

tel: 0141 552 3303

web: <http://scottishhandbooks.cpag.org.uk>
www.cpag.org.uk/scotland/studentbenefitsproject (for leaflets)

Directory of Grant Making Trusts

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

tel: 020 7391 4800 Fax: 020 7391 4808

email: publications@dsc.org.uk

web: 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, 1st Floor East, Universal House, 88-94 Wentworth Street, London E1 7SA.

tel/minicom: 020 7247 8776.

email: office.da@dial.pipex.com

web: www.disabilityalliance.org

Disability Discrimination Act 1995 Post-16 Code of Practice

Disability Rights Commission, DRC Helpline, Freepost MID 02164, Stratford-upon-Avon CV37 9HY

tel: 08457 622 633

text: 08457 622 644

email: enquiry@drc-gb.org

web: www.drc.org.uk

Educational Grants Directory

Directory of Social Change (address as above)

Funding for Learners booklets

- Helping you meet the costs of learning: your guide to funding 2007-2008
- Helping you meet the costs of learning: Funding for students with dependant children 2007 - 2008
- Helping you meet the costs of learning: part-time study 2007-2008
- Employing Support Workers in Higher Education: a guide for students

Available free from Blackwell's bookshop on Tel: 0131 622 8283 and available online at www.scotland.gov.uk/fundingforlearners

A Guide to Grants for Individuals in Need

Directory of Social Change (address as above)

Useful publications

Partnership Matters

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

Scottish Executive, Europa Building, 450 Argyle Street, Glasgow G2 8LG

tel: 0141 242 0191

email: victoria.beattie@scotland.gsi.gov.uk

web: www.scotland.gov.uk

Personal Assistance for Disabled Students in Higher Education

Skill, Chapter House, 18-20 Crucifix Lane, London SE1 3JW

tel/text: 020 7450 0620

email: skill@skill.org.uk

web: www.skill.org.uk

Available to buy on the Skill website (bookshop): £2.50 for disabled students or jobseekers, and £6.50 for professionals.

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 in Scotland: Guidance for Disabled People
- A Guide to the Disability Discrimination Act and the 6-Step Test
- 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'

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 in the Information section, under Information Booklets.

The Grants Register, 2007

Macmillan Press Ltd, Houndmills, Basingstoke, Hants RG21 6XS

tel: 01256 329 242.

web: www.macmillan.com

Order by telephone. 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: ascs@capability-scotland.org.uk

web: 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 9.00am to 1.00pm.

For advice on disability benefits. 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 and employment and provide guidance. Find out more on their website, www.careers-scotland.org.uk

Career Development Loans

tel: 0800 585 505.

web: www.lifelonglearning.co.uk

Carers Allowance Helpline

tel: 01253 85 61 23

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

Disability Living Allowance and Attendance Allowance Helpline

tel: 08457 123456

text: 08457 224 433

(Monday-Friday 8.30am-6.30pm)

Disability Rights Commission

DRC Helpline, Freepost MID 02164, Stratford-upon-Avon CV37 9BR

tel: 08457 622 633

text: 08457 622 644

email: enquiry@drc-gb.org

web: www.drc-gb.org

Educational Grants Advisory Service (EGAS)

501-505 Kingsland Road, London E8 4AU

tel: 020 7254 6251

Student advice line Monday, Wednesday, Friday from 10 am -12 noon, and 2 pm - 4 pm.

Further information

Education Maintenance Allowances

www.emascotland.com

Jobcentre Plus

www.jobcentreplus.gov.uk

ILA Scotland

ILA Scotland is a new 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 for advice about what learning is available.

PO Box 26833, Glasgow G2 9AN

tel: 0808 100 1090

email: enquiries@ilascotland.org.uk

web: 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)

email: info@learndirectscotland.com

web: www.learndirectscotland.com

National Union of Students Scotland

29 Forth Street, Edinburgh EH1 3LE

tel: 0131 556 6598

email: mail@nus-scotland.org.uk

web: www.nusonline.co.uk/scotland

Skill Scotland: National Bureau for Students with Disabilities

Norton Park, 57 Albion Road, Edinburgh EH7 5QY

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

(Monday to Thursday 1.30 pm to 4.30 pm)

tel: 0131 475 2348

email: admin@skillscotland.org.uk

web: 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 1711

email: saas.geu@scotland.gsi.gov.uk

web: www.saas.gov.uk

Further information

Student Loans Company

100 Bothwell Street, Glasgow G2 7JD

General Tel: 0800 40 50 10

Questions about loan account tel: 0870 242 2211

In arrears with loan repayments tel: 0870 242 3220

Helpline for disabled people tel: 0870 606 0704

fax: 0141 306 2005

web: www.slc.co.uk

Update: Scotland's National Disability Information Service

27 Beaverhall Road, Edinburgh EH7 4JE

tel: 0131 558 5200

minicom: 0131 558 5201

email: info@update.org.uk

web: 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

web: www.skill.org.uk

Your local College

For more information on further education student support please contact your local college.

A list of local colleges can be found on the funding council website:

email: info@sfc.ac.uk

web: www.sfc.ac.uk

Funding for Learners

For more information regarding this booklet for disabled students contact::

The Scottish Executive, Higher Education and Learner Support Division, Europa Building

450 Argyle Street, Glasgow G2 8LG

email: studentsupport@scotland.gsi.gov.uk

web: www.scotland.gov.uk/fundingforlearners



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0131 622 8283 or 0131 622 8258

Fax orders
0131 557 8149

Email orders
business.edinburgh@blackwell.co.uk

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