

Helping you meet the costs of learning and training

Your guide to funding: 2019/2020

August 2019



Scottish Government
Riaghaltas na h-Alba
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Introduction

This guide gives an overview of the funding available from August 2019 for learners or people who are thinking about learning. It is also a useful guide for practitioners to help them give others advice.

If you are thinking about starting a course, it's a good idea to plan ahead and to be aware of the costs beforehand.

Whatever your age, abilities or family responsibilities you can apply to get help. There are many sources of funding available. One or more of them may well apply to you, whether you want to:

- stay on at school;
- go to college or university;
- study full-time or part-time; or
- learn while you are working.

What's on offer?

The financial support you get will depend on different things such as:

- what course you want to study;
- your income and family circumstances;
- how old you are;
- where you want to study; and
- whether you want to study full-time, part-time or by distance learning (see below).

Distance learning is where the learner works on their own, at home or at work, and communicates with teachers and other learners by e-mail or using the internet.

Some funding comes as a grant, some as a loan and some in the form of free course fees. In most cases your income is assessed to see what you are entitled to and there is different support depending on the type of course you want to do.

Higher Education (HE) is courses of study which are at Higher National Certificate level or above (that is Scottish Credit and Qualification Framework level 7 or above). You can take them at college or at university and they include:

- an undergraduate honours degree;
- an undergraduate ordinary degree; or
- a Higher National Certificate (HNC) or Higher National Diploma (HND);
- a certificate of Higher Education (Cert HE) or Diploma of Higher Education (Dip HE)

Financial support for Higher Education usually comes as a loan, with a number of income-assessed grants (grants based on your income) for specific groups of students and bursaries for those from a low-income household.

Further Education (FE) is courses which are not taught in a school and are below Higher National Certificate (HNC) level. They cover levels 1 to 6 on the Scottish Credit and Qualifications Framework (SCQF) and include:

- academic courses up to Higher level;

- courses that do not lead to formal qualifications (such as courses on independent living skills);
- courses on basic skills (such as reading, writing and number skills); and
- work-related courses, such as Scottish Vocational Qualifications (SVQs).

You may be able to get support for Further Education (in the form of a bursary or an Education Maintenance Allowance) by having an assessment, but not everyone who applies is eligible for these funds.

See our 'quick guide' (page 6) to find out what's available.

This is a general guide and only shows the funding that you may receive.

Contracted training provision – is training that is bought in, either by Skills Development Scotland or DWP/Jobcentre Plus (in the case of, for example, Work Able).

Figure 1.1 Quick guide

		Full-time		Part-time		Distance learning		Learning while you work	Contracted training provision (see page 5)
Type of funding or support	Staying at school	FE	HE	FE	HE	FE	HE		
Course fees									
Tuition fees		✓	✓	✓	✓	✓	✓		
Part-Time Fee Grant					✓		✓	✓	
SDS Individual Training Account		✓		✓		✓		✓	
PSAS			✓		✓				
Living costs									
Education Maintenance Allowances	✓	✓		✓					
Student loans			✓						
Nursing and Midwifery bursaries			✓						
HE Young Student Bursary			✓						
HE Independent Students Bursary			✓						
HE Care Experienced Students' Bursary			✓						
FE Maintenance Bursary		✓							
FE Care Experienced Students' Bursary		✓							
Travel costs		✓		✓		✓			
Study costs		✓		✓		✓			
Help for dependants									
Adult Dependant's Grant		✓	✓						
Child Tax Credit*		✓	✓	✓	✓	✓	✓	✓	
Lone Parent's Grant			✓						
Lone Parent's Childcare Grant		✓	✓						
Childcare Funds		✓	✓	✓		✓			
Other support									
Disabled Student's Allowance			✓		✓		✓		
Additional Support Needs for Learning Allowance		✓		✓					
Modern Apprenticeship								✓	
Training for Work **								✓	✓
Discretionary Funds		✓	✓	✓	✓	✓	✓		
Care-experienced Accommodation Grant			✓						
Funding from Charities and Educational Trusts		✓	✓	✓	✓				

* Not everyone can claim Child Tax Credit as this is gradually being replaced by Universal Credit

** Training for Work is available for those learning whilst out of work

Do I qualify?

For some of the sources of funding you need to meet certain residency conditions. This means if you have not lived outside the UK (apart from being away temporarily or occasionally), you are likely to meet the residency conditions. However, if you are not sure whether you meet the residency conditions, we would advise you to contact the college (for Further Education courses) or the Student Awards Agency Scotland (SAAS) (for Higher Education courses). If you are a student in Higher Education, you should visit the SAAS website and use their Help and contact us service which is available at <http://www.saas.gov.uk/contact.htm> or call on **0300 555 0505**.

In general, the residency conditions are as follows.

- You must be ordinarily resident (see definition below) in the UK, the Channel Islands or the Isle of Man for the three years immediately before the first day of the first academic year of the course.
- You must also be an 'ordinarily resident' (see below) in Scotland on the first day of the first academic year of the course. In Further Education, this will be the date your course starts.
- In Higher Education, you must be ordinarily resident on the following dates:
 - 1 August 2019 for courses that start between 1 August 2019 and 31 December 2019
 - 1 January 2020 for courses that start between 1 January 2020 and 31 March 2020
 - 1 April 2020 for courses that start between 1 April 2020 and 30 June 2020
 - 1 July 2020 for courses that start between 1 July 2020 and 31 July 2020
- If you are a not a UK or other EU national, you must also be settled in the UK as set out in the Immigration Act 1971 on the first day of the first academic year of the course. In Further Education, this is the date your course starts, for Higher Education, see the dates above.

There are circumstances where a student can be considered eligible for support although they do not automatically fulfil the ordinary residence requirements, for example, because they or their family have temporarily been studying or working abroad. For a course of Further Education, Colleges are responsible for assessing whether a student fulfils the residence criteria set out in the current Education (Access Funds) Direction & Determination. Students should speak to college Bursary Officers to discuss residency and any student support they may be eligible for. For a course of Higher Education, SAAS will decide if you are eligible to apply to them for support as set out in the Students' Allowances (Scotland) Regulations 2007 (as amended).

What does 'ordinarily resident' mean?

The courts have defined ordinary residence as 'habitual and normal residence in one place'. Basically this means that you live in a country year after year by choice throughout a set period. This allows for times when you are out of the country temporarily or occasionally for things like holidays or business trips, and may cover you if you or someone in your family is temporarily posted abroad by their employer.

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 in another country.

Please note there are different rules for;

- Migrant Workers
- EU/EEA nationals
- Swiss nationals and family members of such
- Dependent child of a Turkish worker
- Asylum seekers and Refugees
- Iraqi nationals with Indefinite Leave to enter the UK
- Syrian nationals with Humanitarian Protection in the UK
- Afghan Interpreters under the Locally Employed Staff scheme
- Stateless Persons
- People Granted Discretionary Leave as a victim of modern slavery

You can find more information on residency from the SAAS website at

<https://www.saas.gov.uk/forms/residence.pdf>

Staying on at school or attending college (16-19 year olds)

Education Maintenance Allowance (EMA)

If you want to stay on at school after your school leaving date (there are two school leaving dates in a year – your earliest leaving date depends on when you turn 16) you may be eligible for an Education Maintenance Allowance (EMA). EMAs provide financial support for 16 to 19 year olds from low income families who attend school on a full time basis, or undertake a full-time or part-time non-advanced course at college. EMA is also payable to eligible young people who have a Learning Agreement or Action Plan supported by their Local Authority. In order to qualify for an EMA you must meet the criteria in place, which includes household income (see below), age, residency status and the course you are studying must be applicable. If you are enrolled in school, the programme is managed by your Local Education Authority. If you are enrolled in college, the programme is managed by your FE college.

EMA is payable during term time for school and college students, and up to 52 weeks per year for Local Authority Learning Agreements. It is paid directly into the young person's bank account and can only be paid for full weeks within term time and only where 100% of agreed weekly attendance has been achieved. Colleges and local authorities have discretion to offer flexibility around attendance. A young person can receive either an EMA or a maintenance bursary but not both. However if you receive a maintenance bursary or EMA you may still be entitled to other forms of bursary support, for example a travel bursary.

To be eligible for an EMA you must also have a current signed Learning Agreement which should be completed for each academic year. This agreement sets out an agreed programme of learning between the applicant and the school or college for the coming year and you must adhere to the conditions of that Learning Agreement. The local authority may discontinue the EMA payments where the information supplied by the institution states that you have failed to comply with your Learning Agreement. For more information and to receive an application form you should contact your school, college or local authority. Further details can be found on our website: <https://www.mygov.scot/ema/>

The following table shows the household income thresholds for EMA.

Income threshold	Weekly payment
Zero to £24,421 (for applicants from households with one child in full-time education)	£30
Zero to £26,884 (for applicants from households with more than one child in full-time education)	£30



You can get more information on EMAs from your school, college or local authority

Full-time students

If you are a full-time student you will generally not have to pay fees as long as you meet certain conditions.

You may also be eligible for:

- help with living costs (for you and your dependants);
 - help with travel, books and equipment;
 - help towards childcare; and
- extra help (from discretionary funds – see page 13 for full details).

Full-time students in Further Education

Fees

If you are a full-time student you will not have to pay fees as long as you meet certain residency conditions. If you are not sure whether you meet these conditions, check with the college you have chosen to study at.

Living costs

You could receive a bursary of up to £98.79 a week, but this will depend on your age, family circumstances and income. You would not have to pay this bursary back. To be eligible for a bursary, you must meet certain residency conditions. If your household income is above the levels set out below, your family will be expected to contribute to your financial support.

The basic allowance per week is as follows:	Household income of less than (see note 2 below)	Living with your parents, you could get up to	Living away from home, you could get up to	Supporting yourself, you could get up to
If you are under 18 (see note 1 below)	£20,351	£0	£41.60 (see note 3 below)	Does not apply
If you are aged between 18 and 25	£24,275	£82.81	£104.65	Does not apply
If you are aged 25 and above, supporting yourself, or living with a partner (you and your partner's income – if you have one - will be assessed)	£20,643	Does not apply	Does not apply	£104.65

Note 1 – If you are going to college you may be eligible for an Education Maintenance Allowance – see the table on page 10.

Note 2 - The award amount is dependent on household income levels

Note 3 – You may get this allowance as well as an Education Maintenance Allowance.

Note 4 – Any income earned by the student, whether they are self-supporting, living with parents or living with a partner, is not counted as Household Income.

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

- items that you must have to do the course (such as set texts, but not extra (further) reading);
- items that you need for health and safety reasons;
- study trips you have to go on as part of your course.

There is no age limit on study allowance, therefore if you are eligible for bursary support you may be eligible for travel and study costs.

If you are under 18, and eligible for EMA, study allowance will not be assessed against your income.

Help for your dependants

Care Experienced students

A higher bursary grant has been introduced to the college sector in 2018-19 for care experienced students. New and continuing care experienced students studying a full-time FE course at college can apply for non-income assessed higher rate of bursary support of £202.50 per week (equivalent of £8,100 per year).

Dependant's Allowance

You may be able to apply for a Dependant's Allowance of 56.31 a week if you are financially or legally responsible for an adult (including caring for someone). This allowance is also assessed on you and your dependant's income and your family circumstances.

Childcare costs

Colleges have a Childcare Fund which they use to help their students pay for registered childcare. The priority groups for support with childcare are students who are lone (single) parents, mature students and part time students. However, this does not mean full-time students cannot apply for help with their childcare costs. If you receive support from this fund it is on top of any bursary you receive and you should use childcare support to meet the costs of registered childcare only. Some colleges may offer different methods of support, for example, on-site nurseries or childcare vouchers.

Help for disabled students

Additional Support Needs for Learning Allowance

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

Travel Costs

You can apply for help with travel costs if you are going to an approved course of study, depending on the eligibility conditions set by the college. If you have dependent children you may be able to get help with extra costs for travel or for extra support. If you are under 18, and eligible for EMA, this allowance will not be based on your income.

Extra Help

Every college runs a Discretionary Fund and students with particular financial difficulties or emergency needs can apply for help from this fund. Discretionary Funds are specifically targeted to help students who have financial difficulties that might prevent them getting access to Further or Higher Education, or from continuing their course. Colleges can also decide whether to give help from their Discretionary Fund to a student who is trying to get off benefits to take a course.

Studying outside Scotland

All the financial support described above is only available if you are studying at a Scottish College. If you want to study a Further Education (FE) course at a college outside Scotland, you will need to contact your local authority to see what funding they can provide.



Further Education

If you want more information about the support available and for advice on how to apply for funding you should contact the college you have chosen to study at.

You can get more information on Education Maintenance Allowances by visiting the website <https://www.mygov.scot/ema/>

Higher Education

Full-time students in Higher Education

Studying in Scotland

Fees

Most full-time students do not have to pay for the cost of their course if studying for a HNC, HND or first degree or equivalent for the first time. The Student Awards Agency Scotland (SAAS) will pay the tuition fees for eligible students studying at institutions in Scotland. You must still apply to SAAS to get your tuition fees paid even if you are not applying for any other type of support.

Living costs

Student loans

The maximum loan you can get is £6,750 if you are 25 years or older, married, have dependent children or are self-supporting at the start of your course. If you are under 25 years and none of the above applies to you, the maximum loan is £5,750. Irrespective of circumstances, if your household income is over £34,000 a year the maximum loan you can get is £4,750 in all cases.

Young Students' Bursary

If you are under 25 you may qualify for a bursary (a grant assessed on your household income, which you do not have to pay back) of up to £2,000 a year. You may be able to get a bursary whether you live with your parents or live away from home during term time. The bursary will go down to zero for a household income over £34,000 a year. If you have done a course of higher education before, you may not receive this bursary for some or all of your course.

Independent Students' Bursary

An Independent Students' Bursary of up to £1,000 is available for eligible independent students if your household income is £21,000 or less a year. If you have done a course of higher education before you may not receive this bursary for some or all of your course.

The following table shows examples of the support available for **2019-2020**.

Family income	Young Students (Aged under 25 at start of course)			Independent Students (25 or older, married or self-supporting at start of course)		
	Bursary	Loan	Total	Bursary	Loan	Total
£0 to £21,000	£2,000	£5,750	£7,750	£1,000	£6,750	£7,750
£21,000 to £23,999	£1,125	£5,750	£6,875	£0	£6,750	£6,750
£24,000 to £33,999	£500	£5,750	£6,250	£0	£6,250	£6,250
£34,000 and above	£0	£4,750	£4,750	£0	£4,750	£4,750

These figures combine the bursary and the student loan.

Care Experienced Students' Bursary

From 2017-2018, new and continuing care experienced students undertaking an eligible undergraduate course will be eligible to apply for a non-income assessed Care Experienced Students Bursary. The amount available in 2018-2019 is £8,100.

This new bursary replaces the current income-assessed living cost loan and bursary package. As such, if you apply for and meet the criteria to receive the Care Experienced Bursary, you will not be eligible to apply for a student loan.

You may be eligible to claim the Care Experienced Student Bursary if:

- You have ever been looked after by a Local Authority in the UK; and
- You are under 26 on the first day of the first academic year of your course (the relevant date). For most students, who start in the autumn term, the relevant date is 1 August.

You can find more information on Care Experienced Students' Bursary from the SAAS website at

https://www.saas.gov.uk/forms/care_experienced_students.pdf

Scottish Government Health Directorate Bursary

Nursing and Midwifery

There are different arrangements for Nursing and Midwifery courses. All eligible students get a bursary. You may also be eligible for a dependant's allowance (based on your income), lone parent and childcare allowances and help towards extra clinical placement costs.

Contact SAAS for more information.

More information on what support is available to Nursing and Midwifery Students can be found at: http://www.saas.gov.uk/full_time/nmsb/index.htm

Monthly payments

Scottish students studying undergraduate courses at Scottish institutions receive their loans, bursaries and grants every month. This applies to student loans, the Young and Independent Students' Bursary and all other grants except Disabled Students' Allowance and Care-experienced Accommodation Grant.

There will be more details on monthly payments in the award letters SAAS and the Student Loans Company give you. You can also get information at www.saas.gov.uk.

Studying outside Scotland

Tuition fees

The table below shows the most you would have to pay for 2019-2020.

Where you study in the UK	2019-2020
Wales	Up to £9,250
England	Up to £9,250
Northern Ireland	Up to £9,250

If you are a full-time Scottish student studying in England, Wales or Northern Ireland you:

- can apply to SAAS for a loan to cover the costs of fees at institutions in the rest of the UK;
- could get a loan of up to £9,250 a year (this loan is not based on your or your households income); and
- repay your loan only after you finish your course and start earning over £18,935 a year.

Living costs

If you are a Scottish student studying in England, Wales or Northern Ireland, you can claim the same support available to those who study in Scotland. Please refer to the table on page 15 for how much loan and bursary you may be entitled too.

Studying a year of your course abroad

Eligible Scottish university students, who do a year of their course abroad, will receive the same support they would have received had they stayed at their home university – this includes payment of tuition fees. The study abroad can be compulsory, voluntary and part of a European or non-European exchange programme. If your study abroad is compulsory, you can get help with the cost of your air fares and medical insurance. You should contact your home university for more information. Further information on the Erasmus scheme is available from <https://www.erasmusplus.org.uk/>.

Portability Pilot

Under the Portability Pilot you may be eligible for support for a course at participating EU universities. Scottish domiciled students studying at eligible European universities can apply for the same bursary and loan support as students attending university in Scotland.

The pilot will run until the end of academic year 2019-20. Students interested in this opportunity should note that the support will not end after academic year 2019-20, as students will be supported for the duration of their undergraduate course.

More information on the pilot can be found at

<https://www.gov.scot/policies/universities/university-internationalisation/>.

Studying an entire course abroad

If you are not eligible for support from public funds you may find it helpful to contact The British Council Information Centre and the Cultural Attaché at the British Embassy for advice about possible sources of funding. Their addresses are:

The British Council Information Centre

Bridgewater House

58 Whitworth Street

Manchester

M1 6BB

Phone 0161 957 7755

The British Embassy

3100, Massachusetts Avenue

Washington DC, 2008

USA

Phone 001 202 588 6500.

The UNESCO publication "Study Abroad", contains information on international scholarships for study outside the UK. Further details can be found on the UNESCO website at

<http://www.unesco.org/education/studyingabroad/networking/studyabroad.shtml>

The US/UK Education Commission/The Fulbright Commission also gives general advice on matters relating to study and funding for students studying in the USA.

Their address is:

US/UK Fulbright Commission

Th US-UK Fulbright Commission

Unit 302

3rd Floor Camelford House

89 Albert Embankment

London

SE1 7TP Phone: 020 7498 4010

Website: <http://www.fulbright.org.uk>

Help for your dependants

The grants and support detailed below are not loans and you do not need to pay them back.

Adult Dependant's Grant

You can claim the Adult Dependant's Grant for your husband, wife, civil partner or partner (it is based on their income). The most you could get is £2,640 a year. If you get married or form a civil partnership or start to live with your partner after your course starts, you can claim the Adult Dependant's Grant for your husband, wife, civil partner or partner from the date of your marriage or civil partnership or when you start living with your partner. You cannot claim the Adult Dependant's Grant if your husband, wife, civil partner or partner also receives student support.

Lone Parent's Grant

If you are a student and have been widowed, divorced, separated or are single and you are bringing up at least one child on your own, who is still dependent on you, you can claim an extra grant of up to £1,305 a year. The amount you receive will be based on the unearned income you have while you study, for example, Working Tax Credits.

You should apply to SAAS for both the Adult Dependant's Grant and Lone Parent's Grant.

Childcare Fund Support

In addition to the above, Scottish Ministers also provide Childcare Funds to Scottish publicly-funded institutions to help lone parents with the costs of registered or formal childcare – formal childcare includes childminders, after school clubs, day care, sitter services and providers of pre-school and education.

Eligible **lone parent students** with formal registered childcare costs can apply for an entitlement of up to £1,215 from this fund. Further support may also be available, however this fund is administered by institutions and they have responsibility for deciding what payments they give to students.

You should apply directly to your institution for support. Please note, not all eligible students will receive help, as the fund is limited.

Travel costs

The following groups of students may be eligible for some additional help towards some of their travel costs:

- Those doing an Allied Health Profession degree, a nursing diploma or nursing degree can get help with their placement travel expenses only.
- Disabled students who cannot use public transport.
- Students doing a compulsory period of study abroad can claim for reimbursement of their air fares and medical insurance only.

Please contact the Student Awards Agency Scotland on 0300 555 0505 or visit www.saas.gov.uk for more information.

Help for disabled students

Disabled Student's Allowance (DSA)

If you have to pay extra costs while you are studying because of your disability, you can apply for a Disabled Students Allowance (DSA) for extra support.

DSA is made up of the following three allowances.

- **The Basic Allowance** is an allowance of up to £1,725 a year that you may claim towards general costs such as audio tapes, Braille paper, radio aids, medically certified special dietary needs and small items of equipment.
- **Special Equipment Allowance** is an allowance of up to £5,160 to help you buy things like major items of equipment (for example, a computer, laptop or a portable loop). The most you can get is set when you make your initial claim and the amount you receive is for the whole of your course, not for each year.

- **Non-Medical Personal Help** is an allowance of up to £20,520 a year for non-medical personal help (for example, for a reader if you are blind, or for someone to take notes for you).

You may also be able to get help towards your travel costs if you cannot use public transport and have to pay extra costs as a result of your disability.

Extra help

Discretionary Funds

If you are having particular financial difficulties you can apply for help from your college or university Discretionary Fund. These funds are specifically to help students who have financial difficulties. You don't have to wait until you are on the course to apply for help from this fund. Your college or university is responsible for deciding who can have help from its Discretionary Fund and how much they can have. You must have taken out your full student loan entitlement before you can receive this help.

Care-experienced Accommodation Grant

If you are a 'care leaver' (you left care on or after your 16th birthday), you may be able to get a grant of up to £105 a week. This is to help you pay for certain accommodation costs that you may have during the summer vacation that falls in between each year of your course or programme of study.



Higher Education

For more information on the support that is available for Higher Education contact the Student Awards Agency Scotland on **0300 555 0505** or visit <http://www.saas.gov.uk>

Funding for postgraduate courses

Postgraduate Loans

If you are planning to study on a full time or part-time postgraduate course you may be eligible to apply to the Student Awards Agency for Scotland (SAAS) for a tuition fee loan of up to £5,500 towards the cost of your tuition fees. Full Time students may also be eligible for a living cost loan of up to £4,500.

Courses can be taught, research based or delivered via distance learning. However, there must be a minimum amount of teaching or contact time between the student and teaching staff at the institution. For example, courses which are entirely correspondence based or delivered exclusively online may not be eligible.

You can find out more on the SAAS website –
http://www.saas.gov.uk/full_time/pg/index.htm .

Professional Graduate Diploma in Education (PGDE)

If you take this course you may be eligible for the same funding as an undergraduate unless you have already taken a postgraduate course

If you are studying a PGDE course in a priority subject you may receive an award no matter what you studied in the past. You can get more information from SAAS about priority subjects for 2019-2020.

Funding from a Research Council

The UK Research Councils fund some postgraduate degrees, such as a Masters degree or a Doctorate (PhD). All the Research Councils are independent from each other. Even if your course meets their conditions for funding it does not mean you are guaranteed support. Research Councils each have their own rules for awarding grants to students on postgraduate courses.

Other funding

Most students on postgraduate courses fund themselves, whether through loans from banks, asking a company or organisation to sponsor them, receiving help from educational trusts or studying part-time so they can work.

Help for disabled students on a postgraduate course

If you are a postgraduate student, you may also be eligible for the Disabled Student's Allowance (DSA) (see page 21), as long as you are not receiving support from a Research Council or the Scottish Social Services Council, who can provide similar support to the DSA. The amount of basic allowance you receive and any allowance for your non-medical helpers will be in line with the time you spend studying. For example, if you are studying 50% of an eligible full-time Higher Education qualification, you will be able to claim 50% of these allowances.

More information on postgraduate funding can be found at http://www.saas.gov.uk/full_time/pg/index.htm

Part-time students

Part-time study includes all study that is not full-time and can range from a morning/afternoon or evening class, day or block release, and can include infilling into classes of full-time courses.

As a part-time student you can claim for some of the same support as full-time students, such as:

- childcare costs;
- help from the Discretionary Fund; and
- help towards travel and study costs.

Part-time Further Education

Fees

Most students studying part-time and on distance learning courses will have to pay tuition fees. However, if you receive certain benefits, are on a low income or are disabled you may be eligible for free tuition.

If you are 16 or over, have a personal income of £22,000 a year or less and are not already engaged in Scottish Government funded learning or training, you may qualify for an Individual Training Account (ITA). This means you could get up to £200 a year towards the cost of some courses. For more information on the full eligibility criteria and the courses which ITA can be used to support visit

<https://www.myworldofwork.co.uk/learn-and-train/sds-individual-training-accounts-ita>.

Living costs

You cannot get a maintenance bursary if you are a part-time student in further education. However, from 1 January 2016, students on part-time non-advanced college courses may be eligible for an Education Maintenance Allowance (EMA) (see page 9). Also, if you will face financial difficulties as a result of going to your course, you should discuss this with your college.

If you are not working but studying part-time you may still qualify for Universal Credit, as long as you can show that you're still available and are looking for work. The number of hours you can study depends on your age. You may also still be able to receive other benefits. If this applies to you contact your local Jobcentre Plus office (their details are in your local phone book).

Help for your dependants

Childcare costs

If you are a part-time student you are also one of the priority groups eligible for childcare support. Colleges have a Childcare Fund which they use to help you pay for registered childcare.

Extra help

You may also be eligible for support towards appropriate study and travel expenses, as well as the Additional Support Needs for Learning Allowance.

You may also be able to get some financial help from the Discretionary Fund.



Part-time Further Education

Please contact your college for more information and to find out what help you may be able to get.

Part-time Higher Education

Fees

Eligible learners can apply for the Part-time Fee Grant from the Student Awards Agency Scotland. The level of tuition fee will be pro-rata on the number of SCQF credits you study. We will scale this down based on the maximum fee levels we award to full-time students (120 credits). The maximum Part-time Fee Grant we can award will be:

- £1,805 for publicly funded degree level courses
- £1,820 for eligible 120 credit degree level courses at non-campus universities
- £1,274 for publicly funded Higher National awards (HNC/HND)
- £1,195 for all courses at private providers

To get this funding you should be 16 or over and have a personal income of £25,000 a year or less. You should also be studying a part-time Higher Education course, Professional Development Award (PDAs) or Continuing Professional Development (CPD) at SCQF levels 7-10* and complete between 30-119 SCQF credits per year. Speak to your college or university or call Student Awards Agency Scotland on **0300 300 3137** or visit <http://www.saas.gov.uk/> to find out if your course qualifies.

If you wish to study a part-time Higher Education course that is less than 30 SCQF credits you may still be able to get up to £200 towards the cost of the course through an Individual Training Account (ITA)*. If you are over 16, have a personal income of £22,000 a year or less and are not already engaged in Scottish Government funded learning or training, you may be eligible for this funding. For more information on the full eligibility criteria and the courses which ITA can be used to support visit <https://www.myworldofwork.co.uk/learn-and-train/sds-individual-training-accounts-ita.>”

Living costs

Your college or university may be able to give you extra support from their part-time Discretionary Fund. Colleges and universities can provide flexible support for part-time students which you can use for study costs, travel costs and childcare costs which the college or university will base on your individual need rather than on fixed levels of income.

Help for disabled students

If you are disabled and are studying by distance learning or studying part-time you may also be eligible for the Disabled Student's Allowance (DSA) (see page 21), which is not based on your income. Providing you are studying for at least 50% of the length of the full time course (for Open University students this is the equivalent of 60 credits per year) and you do not take more than twice the length of time of the standard full time course to complete your studies.

More information on part-time postgraduate funding can be found at

http://www.saas.gov.uk/part_time/pg/funding_available.htm



Part-time Higher Education

For more information on support for students on a part-time Higher Education course, please contact SAAS, your university, college, Open University or SDS.

Learning while you work

One way to make sure you have a steady income while you study is to carry out work-based learning. At the very least you will get a training allowance, and very often you'll get a full wage at the current rate for the job you're doing. Work-based learning includes the following.

Apprenticeships

Modern Apprenticeships

A Modern Apprenticeship is a paid job where you receive industry recognised training as well as workplace experience. Plus, you work towards a qualification which is accredited by the Scottish Qualifications Authority. Modern Apprenticeships are available to people aged 16 and over who's main employment and normal working premises is located in Scotland.

There are over 100 Modern Apprenticeships across a range of sectors. A Modern Apprenticeship (MA) is a vocational training award. It is not a qualification in itself, but each MA framework contains separately assessed elements around knowledge-based, competence-based, and core skills. Most MA Frameworks are underpinned by Scottish or National Vocational Qualifications (S/NVQs), which are built on National Occupational Standards (NOS).

To complete their MA, candidates must achieve an S/NVQ (or appropriate accredited vocational qualification) at SCQF level 5 or above and 5 core skills: IT, Problem Solving, Numeracy, Communication and Working with Others.

All apprentices in Scotland are employed for the duration of their training and receive a wage from their employer. Modern Apprenticeship funding represents a contribution towards the cost of training the apprentice.

Graduate Apprenticeships

A Graduate Apprenticeship helps you build the skills and knowledge that Scottish industries need. You'll work, get paid, and achieve a degree up to SCQF level 11. You'll spend around 80% of your time learning on the job, but will also be a student at a university or college where you will spend around 20% of your time. A Graduate Apprenticeship at SCQF level 10 (honours degree level) will take up to 4 years to complete. There are 12 Graduate Apprenticeship frameworks available with a focus on Science, Technology, Engineering and Mathematics disciplines.

In order to apply, you must be resident in Scotland before you start your Graduate Apprenticeship. The premises you work in must also be located in Scotland. As part of your application, you'll have to show that you have the right to live and work in Scotland.

There's no upper age limit on Graduate Apprenticeship. You can apply if you're 16 or over. Some vacancies might be for ages 18 and over, because of health and safety requirements.

Even if you've already done a degree with SAAS funding, you could still do a GA – if it's a higher level of qualification in the same subject or a career change to something new. You can also complete a GA as an existing employee, too. You could discuss this option with your employer.

Graduate Apprenticeship funding covers the full cost of training and Graduate Apprentices are paid a wage by their employers.

Further Information about Apprenticeships

Further information about Apprenticeships is available by phoning the Skills Development Scotland helpline on 0800 917 8000 or by visiting their website at <https://www.apprenticeships.scot/become-an-apprentice>.

Apprenticeship vacancies, searchable by sector and by geographic area is available from the Apprenticeships in Scotland website at <http://www.apprenticeshipsinscotland.com>.

The Employability Fund

From 1 April 2013, the Employability Fund brought together existing Scottish Government investment in pre-employment training. This moved away from the funding of specific programmes of learning, such as Get Ready for Work and Training for Work, towards provision better tailored to the needs of participants and local labour markets.

The majority of support through the Employability Fund is focused on young people, however the Scottish Government also recognises the need to have provision targeted at meeting the needs of adults who have been unemployed up to 12 months towards and into work. The fund is expected to deliver up to 9,000 individual training opportunities contracted by Skills Development Scotland in 2019-20.

Young people aged 16-18 participating on the Employability Fund will receive a training allowance of £55 per week. Unemployed adults aged 18+ will receive a training equivalent to what they would otherwise receive in DWP Benefits.

Further information on the Employability Fund is available at <https://www.skillsdevelopmentscotland.co.uk/what-we-do/our-products/employability-fund/> or by calling SDS on **0141 285 6000**. Your Careers Advisor or Jobcentre Plus Advisor may also be able to provide you with information on the opportunities available in your area.

SDS Individual Training Accounts

SDS Individual Training Accounts provide up to £200 towards the cost of a training course. The programme is aimed at individuals who are unemployed and looking to get into work or earning less than £22,000 per year and looking to progress in work.

For more information on the full eligibility criteria and the courses which ITA can be used to support visit <https://www.myworldofwork.co.uk/learn-and-train/sds-individual-training-accounts-ita>.”

Community Based Adult Learning

Community-based learning opportunities, sometimes called Community Learning and Development, or CLD, may be available free of charge in your local area. You can often find information about CLD classes and services in your local library or community centre.

Adult literacy and numeracy – help with reading writing and numbers

If you or someone you know needs help with reading, writing or numbers, call The Big Plus free on 0800 917 8000. Tutor support is free and there are venues across the country in every community. You can also find out more at www.myworldofwork.co.uk/learning-big-plus.

Partnership Action for Continuing Employment

If you have been made redundant, you can get support through Partnership Action for Continuing Employment (PACE). PACE is the Scottish Government's initiative for responding to redundancy situations. Through providing skills development and employability support, PACE aims to minimise the time people affected by redundancy are out of work.

Skills Development Scotland leads on the delivery of PACE on behalf of the Scottish Government in conjunction with a number of key partners including the Department for Work and Pensions. There are eighteen local PACE teams across Scotland to ensure a speedy and effective response.

PACE support is tailored to meet individual needs and local circumstances and includes: one to one counselling; information on rights and entitlements, benefits entitlement and tax calculation; help with job search; CV writing, application forms and covering letters; preparation for interviews; identifying learning and training opportunities; starting up a business; making the most of your money; and coping with redundancy related stress.

To find out more call the PACE Helpline on 0800 917 8000 or visit the website <https://www.myworldofwork.co.uk/redundancy-help-scotland>

Other sources of funding

Educational trusts and scholarships

If you are not eligible to receive support from public funds, you may find it useful to check the Directory of Grant Making Trusts (published by the Charities Aid Foundation), the Grants Register (published by MacMillan), or the Charities Digest (published by the Education Grants Advisory Service). You can usually find these in large public libraries. SAAS also maintains a Register of Educational Endowments which has information on various Scottish trusts. You can only get help from a trust if you meet its eligibility conditions. These vary from trust to trust, and only the trustees can decide if you are eligible. For instance, conditions can relate to:

- where you live or where you were born;
- what schools you went to;
- your age;
- the course you are taking; and
- the college or university you go to.

You may also want to visit the website <https://www.postgraduatesearch.com/funding> to look at the database of postgraduate scholarship awards that are offered by academic institutions, commercial organisations and charitable trusts.

Sponsorships and scholarships

Many industrial organisations and some government departments have schemes (usually competitive) to support students. You may be able to get details of these from your local Jobcentre Plus office.

If you get an income from a sponsorship, scholarship or from somewhere else to help you study this should not affect any other financial support you apply for.

Further information about other sources of funding is available on the SAAS website http://www.saas.gov.uk/forms/other_sources_of_funding.pdf

Ministry of Defence service leavers

As part of a wider range of policies to assist service veterans and their families the Ministry of Defence (MOD) has developed a programme which meets the cost of tuition fees for study up to, and including, undergraduate degree level. This was introduced in academic year 2009-10.

Many Scottish service leavers will already qualify through standard Scottish Government Further and Higher Education funding arrangements to have the cost of their fees met. Some service leavers not covered by existing Scottish Government arrangements, for example, those undertaking part-time or studying elsewhere in the UK, may in some circumstances also qualify for fee support.

In Scotland, service leavers should identify themselves to the college or university and provide a registration certificate from the MOD proving eligibility for the scheme.

For any queries regarding the registration certificate please refer to the MOD or their services learning advisers i.e. Royal Navy, Air Force or Army education or learning advisers.

Benefits

Although most full-time students are not entitled to social security benefits, certain full-time students (including young people in Further Education without support from their parents, parents and disabled students) may be eligible. If you want to take a full-time course you should always ask at your local Jobcentre Plus office or local Citizens Advice Bureau about how this will affect your benefits.

If you are currently eligible for social security benefits, you are usually still entitled to them when you become a part-time student or choose to study a course by distance learning. It is important to discuss this with the student adviser at your college or university as well as your local Jobcentre Plus office.

Any extra help you receive for travel and study costs should not affect your benefits.

Benefits for living costs

Universal credit (UC) has been introduced throughout Scotland, replacing means-tested benefits for living costs, rent and the cost of children. If you need to make a new claim for benefit you must usually claim universal credit rather than 'legacy' benefits (tax credits, income support, income-based jobseeker's allowance (JSA), income-related employment and support allowance (ESA) and housing benefit). There is an exception for some people who get a 'severe disability premium' in their income support, income-based JSA, income-related ESA or housing benefit – they cannot claim UC but can still claim legacy benefits. If you think this applies, seek advice.

If you get UC and start a full-time course you may be able to stay on or claim UC if you are a parent (including foster parent), disabled, have a partner who is not a student, or are a young person under 21 in Further Education with no support from your parents in certain circumstances.

You cannot usually make a new claim for income support, income-related ESA, income-based JSA, tax credits or housing. However, if you already get these benefits you may be able to remain on them if you start studying full-time. For example, full-time students can remain on tax credits. Lone parent students with a

child under five can remain on income-support and HB. Disabled students who get personal independence payment (PIP) or disability living allowance (DLA) can remain on income-related ESA.

Seek advice if you are told you must claim UC, as sometimes students are worse off on UC than if they had remained on tax credits or other legacy benefits.

In Higher Education, UC will either not be paid or paid at a reduced rate during the academic year because of the student loan or grants, but you should receive UC in full over the summer between academic years of the course.

Housing Benefit

Housing Benefit (HB) helps you with the cost of your rent if you are on a low income.

You cannot make a new claim for HB unless:

- you get a 'severe disability premium' in your ESA, income support or income-based JSA; or
- you live in 'specified accommodation' or 'temporary accommodation'. This includes certain types of supported, refuge, hostel and homeless accommodation (you may still need to claim UC as well for your living costs).

If you are eligible to claim HB, or are already getting HB, and you start a course, you can get HB if:

- you are a full-time student in Further Education and are under 21 years old (or aged 21 if you turned 21 on your course); or
- you are a full-time student in Further Education aged 22 or over, or a full-time student in Higher Education, and you are disabled or have children.

Your local council will be able to give you more advice.

Council Tax

Most full-time students do not have to pay council tax. We call this being 'exempt'. 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 Council Tax Reduction. Apply to your local council for help with council tax.

Benefits for Carers

Full-time students cannot get carer's allowance or claim UC as a carer.

From later in 2019 young carers age 16-18 may be eligible for a young carer grant from Scottish government. See www.cpag.org.uk/scottish-benefits/carers-assistance for more information.

Health Benefits

If you're studying full-time and are under 19 you may qualify for a range of free health benefits, including dental treatment and glasses (if you need them).

Otherwise, you may qualify for free health benefits if you're on a low income or another qualifying benefit. For more information call 0300 330 1343 or visit :

<https://www.nhs.uk/nhs-help-health-costs>

Benefits information



For more information contact your local Jobcentre Plus office, the student adviser at your college or university or your local citizens advice bureau or visit

www.onlinepublications.cpag.org.uk for Child Poverty Action Group in Scotland's 'Benefits for Students in Scotland Handbook'.

More Information

You can contact the following organisations to find out more about the various types of financial help available or if you have any questions.

Skills Development Scotland (SDS)

SDS is Scotland's skills body, which brings together a number of partner organisations including Careers Scotland, learndirect Scotland and ILA Scotland.



You can contact SDS on 0808 700 9000 or go to www.skillsdevelopmentScotland.co.uk/

Colleges

For more information on student support for Further Education courses please contact the college or you can contact the Scottish Funding Council as follows:

Phone: **0131 313 6500**
E-mail: enquiries@sfc.ac.uk
Website: www.sfc.ac.uk



Student Awards Agency Scotland (SAAS)

If you are studying a course of Higher Education full-time or you are registered full-time but studying part-time, you should apply on line at www.saas.gov.uk. If you are registered part-time and studying part-time or want to apply for the Disabled Students' Allowance, you can get the relevant application form and notes to help you apply on the SAAS website. You can also contact SAAS if you have any questions about your eligibility or about fees and living-costs available to you.

Student Awards Agency Scotland
Saughton House
Edinburgh EH11 3UT
Phone: **0300 555 0505**

E-mail: <https://www.edocs.saas.gov.uk/contactUs/go.jsp>
Website: www.saas.gov.uk/





Child Poverty Action Group (CPAG)

CPAG's online information service provides specific information on benefits for students in Scotland. You can read the 'Benefits for Students in Scotland Handbook' free at www.onlinepublications.cpag.org.uk

You can also get more information about CPAG in Scotland's students and benefits project at <https://cpag.org.uk/projects/students-and-benefits>

Scottish Refugee Council

Scottish Refugee Council is an independent charity dedicated to providing advice, information and assistance to asylum seekers and refugees living in Scotland. They also provide specialist services in areas such as housing and welfare, education and employment, family reunion, women's issues, community development, the media and the arts.

Phone: **0141 248 9799**

Website: www.scottishrefugeecouncil.org.uk



HM Revenue & Customs (HMRC)

Phone: **0300 200 3300**

Website: <https://www.gov.uk/student-jobs-paying-tax>





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This publication is available at www.gov.scot

Any enquiries regarding this publication should be sent to us at
The Scottish Government
St Andrew's House
Edinburgh
EH1 3DG

ISBN: 978-1-83960-070-8 (web only)

Published by The Scottish Government, August 2019

Produced for The Scottish Government by APS Group Scotland, 21 Tennant Street, Edinburgh EH6 5NA
PPDAS623510 (08/19)

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