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costs of learning



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Introduction

This Guide gives an overview of the funding available from August 2007 for part-time or distance-learning students, and is a useful guide to practitioners giving advice to part-time students.

It gives details of the financial support you may be eligible for and tells you how to apply.

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Definitions Of Part-time For Student Support Purposes

In **further education**, you will be classed as a part-time student if you attend a college course which requires a part-time weekly commitment. Your college will advise you on this.

In **higher education** you will be classed as part-time if your course is equivalent to at least 50% of a full-time course. Your college, university or distance-learning provider will decide whether you are working towards at least 50% of a full-time equivalent higher education course. Your course must last for more than one academic year, but not more than twice the period normally needed to complete a full-time equivalent leading to the same qualification. Distance-learning courses, for example, that are provided by the Open University in Scotland, must add up to 60 points in any year to be eligible.

What's On Offer?

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

- study costs;
- childcare costs;
- hardship; and
- travel expenses.

Some types of funding available to support part-time study are limited to students with disabilities or to applicants on low income or in receipt of benefits.

See our quick guide below for what's on offer. This is a general guide and only indicates the funding that you may receive.

Type of Funding	TYPE OF LEARNING					
	PART-TIME			DISTANCE LEARNING		
	Further Education	Higher Education	Post-graduate	Further Education	Higher Education	Post-graduate
	Course level below HNC/D	Course level above HNC/D		Course level below HNC/D	Course level above HNC/D	
Course Fees						
Tuition Fee	✓	✓		✓	✓	
ILA Scotland	✓	✓	✓	✓	✓	✓
Career Development Loan	✓	✓	✓	✓	✓	✓
Living Costs						
Travel Costs	✓			✓		
Study Costs	✓	✓		✓		
Help for Dependants						
Child Tax Credit	✓	✓	✓	✓	✓	✓
Childcare Funds	✓			✓		
Other Support						
Disabled Student Allowance		✓	✓		✓	✓
Additional Support Needs for Learning Allowance	✓					
Hardship Funds	✓	✓	✓	✓	✓	✓

Do I Qualify?

Some of the sources of funding require you to meet certain residency requirements. If you have not lived outside the UK, apart from temporary or occasional absences, you are likely to meet the residency 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. Higher education students should visit the SAAS website or e-mail them at **saas.geu@scotland.gsi.gov.uk**.

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. A more detailed overview of residency issues can be reviewed or downloaded from our website at **www.scotland.gov.uk/fundingforlearners**.

The website **www.diverseroutes.co.uk** also contains information on the help available for asylum seekers.

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 husband, wife or civil partner 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 will 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.

Fees

Most students studying part-time and on distance-learning courses will have to pay tuition fees. However, your college or university may waive your fees if you are on a low income or receive certain benefits, and the course you are studying qualifies for a fee waiver.

If you are studying an **eligible course** at **one of Scotland's colleges**, you may qualify for free tuition if you meet at least one of the following conditions:

you receive any of these benefits

- Severe Disablement Allowance
- Disability Living Allowance
- Attendance Allowance
- Incapacity Benefit
- 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)

your family receives any of these benefits

- Income Support
 - Working Tax Credit
 - Pension Credit
 - Income-based Job Seekers Allowance
 - Housing Benefits
- you are a registered job seeker
 - you, or your spouse or parent are an asylum seeker living in Scotland
 - you are in the care of a local authority and are living in a foster home, or children's home
 - you are on a low income, and you can provide evidence to the college that your family's income is at or below the income thresholds for 2006/07.

	taxable income (in previous financial tax year) at or below
• households with only one person	£6,993
• households with a couple, no children	£11,473
• households with dependent children	£16,718

A similar scheme applies for those studying **eligible part-time courses** at **higher education institutions**. Here you must meet at least one of the following conditions:

you receive any of these benefits

- Severe Disablement Allowance
- Disability Living Allowance
- Incapacity Benefit
- 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)
- Attendance Allowance

your family receives any of these benefits

- Income Support
 - Working Tax Credit
 - Pension Credit
 - Housing Benefits
 - Income-based Job Seekers Allowance
- the sole income to your family is Department of Work and Pensions (DWP) benefits
 - 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
 - your family's net income is less than the level for receiving income support.

Postgraduate courses are not eligible for 'fee waiver' support.

For more information on the fee waiver scheme and eligibility details please contact your college or university.

If you or your chosen course are not eligible for a 'fee waiver', you may qualify for an Individual Learning Account (ILA Scotland).

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. If you earn more than £18,000 a year, you could still get up to £100 a year towards some courses.

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For information on the scheme
visit the ILA Scotland website
www.ilascotland.org.uk or
phone the ILA Scotland helpline
0808 100 1090 for advice about
what learning is available or to
obtain an application form.

Further Education

Further education courses are those which are taught in colleges and are below Higher National Certificate (HNC) level. They cover levels 1-6 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 independent living skills courses;
- basic skills courses, such as literacy and numeracy; and
- work-related courses, such as Scottish Vocational Qualifications (SVQs).

Information about the help available to those studying for an HNC or HND is available from the Higher Education section on page 12.

Support for further education is through means-tested allowances to meet different expenses. These are not guaranteed to all eligible applicants.

If you are under 18 or eligible for a part-time fee waiver you may be considered for study and/or travel expenses without further means testing.

Study Expense Allowance

This allowance may be used to fund study expenses that you would otherwise have to meet. The specific items allowable depend on the course but only the following types of expenses are included:

- items that are essential to that course, e.g. essential texts but not additional reading
- items that, if absent, do not prevent the course being taught but will prevent the student participating and learning, such as specific clothing, footwear, tools
- items that are required for health and safety reasons
- mandatory study trips.



Further Education

Travel Expense Allowance

This allowance is dependent on your circumstances and may cover one or more of the following expenses.

Students without dependent children	Students with dependent children	Students living away from their permanent home
return travel from your term-time address to the college for the days when you attend college	on the days you attend college, return travel between <ul style="list-style-type: none">• your term-time address and your childcare provider• your childcare provider and the college	travel from your permanent home to your term-time address to start your course, and return to your permanent home at the end of the course <ul style="list-style-type: none">• this does not include weekends, bank and public holidays• you may not receive support for more than the equivalent of 8 single journeys between your term-time and permanent addresses in any academic year

Travel expenses do not include:

- travel between campuses
- additional residential expenses
- post course travel expenses such as job interviews.

Further Education

Additional Help

Students With Disabilities

Disabled students who have extra costs arising from their attendance at college may apply for additional support towards study and travel-related expenses (an Additional Support Needs for Learning Allowance). This allowance is not means-tested and is paid on a discretionary basis by the college to eligible students. You should contact your college for further details.

Childcare Costs

Part-time students are one of the priority groups for childcare support. Colleges have a Childcare Fund which is used to help pay for registered childcare.



Further Education

You should contact your chosen college for more information on the support that is available and for advice on how to apply for these funds.

Further Education

Hardship

You may also be able to get some financial help from your college Hardship Fund. Hardship Funds can help students who have financial difficulties that might prevent them gaining access to education, or continuing their course. Colleges also have discretion to provide payments from their Hardship Fund to students who are moving from the benefit system to take a course and to students who do not have alternative sources of funds. You can apply at the start of your course or during your course if financial problems arise.

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 course at a college outwith Scotland, you will need to contact your local authority to see what funding they can provide.

Higher Education

Higher education means courses of study which are at Higher National Certificate (HNC) level or above (which is Scottish Credit and Qualification Framework level 7 or above). Higher education courses can be taken at college or at university. Higher education includes:

- an undergraduate honours degree
- an undergraduate ordinary degree
- an HNC or Higher National Diploma (HND).

Support for part-time higher education is mainly loans-based.

Study Costs

You may be eligible for an income-assessed loan of £500 in each year of your course to help meet study-related costs such as equipment, books, travel, photocopying, paper, etc. provided you meet the conditions below:

- be ordinarily resident in Scotland
- not already have a degree qualification
- not have previously failed to repay a loan
- be working towards at least 50% of a full-time qualification
- meet the independent status conditions.



Higher Education

Independent Status

We will consider you as being 'independent' if you meet at least one of the following conditions:

- you are 25 or over before the first day of the academic year for which the loan is being assessed
- neither of your parents is alive
- you were married or in a civil partnership before the first day of the academic year for which the loan is being assessed
- you have been supporting yourself with earnings or benefits for any three years immediately before the first day of the academic year in which the course begins.

Income Assessment

All student loans are income-assessed. To be eligible to claim a loan, we assess your financial resources (including your husband/wife/civil partner's income) for the previous financial year. You will have to send supporting documents to confirm this. If you are:

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

This does not include any tax credits or child benefit which may be paid to you, your husband, wife or civil partner.

If, due to your household's income, you are currently not eligible for a loan but you expect a drop in income over the current financial year, for example due to unemployment or reduced working hours, then you can still apply for a loan. You will have to send supporting documents with your application to confirm this.

Higher Education

You are automatically eligible for a loan if you or your husband, wife or civil partner are currently receiving any income-related Income Support, Housing Benefit, or Council Tax Benefit. If you send supporting documents to confirm this, you will not need to give any more details about your own income or that of your husband, wife or civil partner.

If you are not sure if you qualify, you should contact SAAS on 0845 111 1711 or visit their website at www.saas.gov.uk.

How to Apply for a Loan

You can download the loan application form for part-time and distance-learning students from the SAAS website at www.saas.gov.uk. Or, you can contact SAAS direct for one.

Your college, university, the Open University in Scotland or your distance learning provider **must** fill in a certificate on the application form to confirm that you are working to at least 50% of a full-time equivalent higher education qualification. If they do not the form will be returned and your payment will be delayed.

Once you have filled in the application form and sent it to SAAS, they assess your entitlement and electronically send your loan information to the Student Loans Company. They will set up your loan account and issue your £500 loan direct into your bank account.

You only start repaying your loan after you leave your course, get a job and are earning over £15,000 a year.

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Higher Education

Additional Help

Students With Disabilities

If you have extra course-related costs as a direct result of your disability, you may be able to claim the Disabled Students Allowance (DSA). This can help with the cost of items of specialist equipment, non-medical personal help and other course-related costs. These extra costs may, for example, be due to physical disabilities, mental health problems, sensory impairments, specific learning difficulties or medical conditions such as diabetes. You may also claim DSA for some part-time postgraduate courses.

DSA is not income-assessed. The amount of basic allowance and allowance for non-medical helpers is in proportion to the time spent on the qualification. For example, if you are studying 60% of an eligible full-time higher education qualification, you will be able to claim 60% of these allowances.

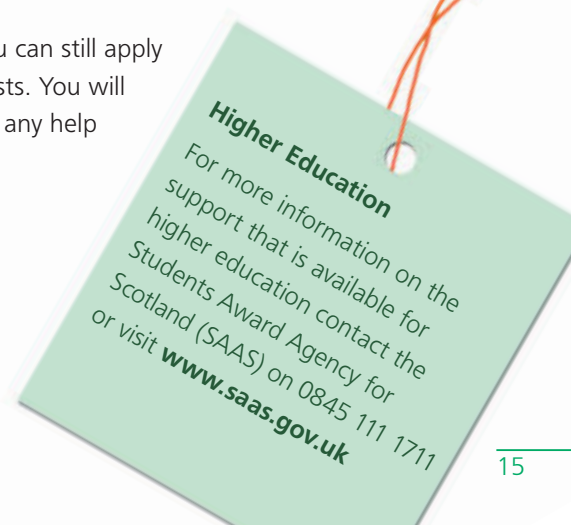
You can get more information from SAAS. Application forms are available from the SAAS website at www.saas.gov.uk, your college, university, the Open University in Scotland or your distance-learning provider.

Hardship Fund

If you are experiencing particular financial difficulty you can apply for help from your institution's Hardship Fund. This can include help with childcare, housing and travel costs.

Studying Outside Scotland

If you are studying outside Scotland you can still apply to SAAS for the £500 loan for study costs. You will need to speak to your institution about any help they can offer to cover course fees.



Higher Education

For more information on the support that is available for higher education contact the Students Award Agency for Scotland (SAAS) on 0845 111 1711 or visit www.saas.gov.uk

Other Sources of Funding

Career Development Loan

If you cannot get assistance from SAAS, or any other public funding to help pay for the course you want to do, you may be able to apply for a Career Development Loan (CDL).

CDLs are managed in partnership with a number of high street banks and can support a wide range of vocational courses.

A CDL can support any type of part-time or distance-learning course as long as it:

- is related to a job (not necessarily to a current job)
- lasts no more than two years plus up to one year's practical experience that is part of the course, where relevant.

You can borrow from £300 to £8,000 and use the loan to cover up to 80% of your course fees plus all your related expenses – including books, childcare, travel expenses and any costs associated with disability.

If you have been out of work for three months or longer at the time of application, you can apply for a CDL to cover 100% of your course fees.

You will not have to make any repayments while you are training and for up to one month afterwards (or up to 17 months if you are unemployed when repayments are due to start). During this time, the government will pay the interest on the loan for you. At the end of this period, you become responsible for the loan repayments and any further interest.



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Career Development Loan

For more information on CDLs,
phone the CDL helpline on 0800
585 505, or visit their website at
www.direct.gov.uk/cdl

Benefits

How Does Studying Part-time Affect Your Benefits?

If you are currently eligible for certain income-related benefits you may still be entitled to them when you become a part-time or distance-learning student. However, the benefits regulations may define part-time study in a different way than your college.

For example, for a number of benefits including Income Support, you are classed as studying part-time in further education if, generally:

- your course is 21 hours or less a week, including structured study time, and you're over 19; or
- your course is 12 hours or less a week during term time, and you are under 19 (19-year-olds who started the course when they were under 19 also come into this category).

It is important to discuss this with your college or university student adviser as well as the local Jobcentre Plus office.

If you're out of work and studying part-time you may still qualify for Jobseeker's Allowance, as long as your course is part-time according to the rules above, and you can show that you're still available for work. Check this with your local Jobcentre Plus office. You may be asked to complete a student questionnaire and bring along a Learning Agreement from the college and have it authorised by the Job Centre.

Generally payments you receive that are for course-related costs, such as equipment, travel, books, photocopying, childcare and so on, will not affect your benefits.

As a **higher education student**, if you receive the £500 part-time loan for study-related costs, this is disregarded when your Income Support, Housing Benefits and Council Tax Benefit are worked out.

Any payments you receive from Hardship Funds will not be taken into account unless the payment is towards general living costs, and even then some or all of it may be disregarded.

You can find more details about your benefit entitlements from your local Jobcentre Plus office, your college or university, the Open University in Scotland, your distance-learning provider, the National Union of Students or from the website <http://scottishhandbooks.cpag.org.uk>.

Tax Credits

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. Those who are receiving the maximum amount of Child Tax Credit are entitled to free school meals for their children (but not if you or your partner receive Working Tax Credit). Contact your Local Education Authority for more details on how to apply for free school meals.

Disabled students or students who have dependent children and work 16 hours or more a week could also be eligible for Working Tax Credit, 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 helpline on 0845 300 3900.

For more information about how tax affects students

- visit www.hmrc.gov.uk/students or
- your local HMRC Enquiry Centre (listed under Inland Revenue or HMRC in the telephone directory).

Housing Benefit

This helps you with the cost of your rent if you're on a low income. Part-time students who meet the basic rules for housing benefit can claim. For further information on whether you qualify visit

<http://scottishhandbooks.cpag.org.uk>. Your local council will also advise you and provide you with application forms.

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Benefits Information

For more information contact your local Jobcentre Plus office, your college or university student adviser or your local Citizens Advice Bureau or visit

<http://scottishhandbooks.cpag.org.uk>

More Information

To find out more about the various financial help available or for answers to any queries contact:

Learndirect Scotland

If you want to get into learning but aren't sure where to start, contact Learndirect Scotland and one of their advisers can help you choose from thousands of learning opportunities, 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)

web: www.learndirectscotland.com

ILA Scotland

ILA Scotland is a 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.

Your local College

For more information on further education student support please contact your local college. For a list of local college bursary officers contact learndirect Scotland

tel: 0808 100 9000 (freephone)

web: www.learndirectscotland.com

Student Awards Agency for Scotland (SAAS)

SAAS provide information on higher education student support. Application forms and the SAAS guide are available on their website. If you have any questions about your eligibility or about payment of fees and bursaries 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

Careers Scotland

Careers Scotland gives guidance to anyone in Scotland about work or learning. The aim is to increase participation in learning, employment and provide guidance. Find out more on their website, **www.careers-scotland.org.uk**

HM Revenue and Customs (HMRC)

HMRC is responsible for paying tax credits and child benefits for further information or a claim pack:

tel: 0845 300 3900

web: www.hmrc.gov.uk

Skill Scotland – National Bureau for Students with Disabilities

Skill's Information Service gives free information and advice to disabled people, and those working with them, about post-16 opportunities including further and higher education, employment, work-based learning and volunteering. Contact their Information Service from Monday to Thursday between 1.30 and 4.30pm on:

tel/text: 0800 328 5050

email: admin@skillscotland.org.uk

web: www.skill.org.uk

The Open University in Scotland

For general information about the courses offered by the OU and the financial support available.

**10 Drumsheugh Gardens
Edinburgh
EH3 7QT**

tel: 0131 226 3851

email: Scotland@open.ac.uk

web: www.open.ac.uk



*For free copies of this booklet
contact Blackwell's Bookshop
on 0131 622 8283*

Career Development Loans

Freephone: 0800 585 505

web: www.direct.gov.uk/cdl

Child Poverty Action Group

CPAG provide an online information service. You can access their ***Benefits for Students in Scotland Handbook*** free of charge from their website.

web: www.cpag.org.uk at <http://scottishhandbooks.cpag.org.uk>

Funding for Learners

For more information regarding this booklet for part-time 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

Other publications available include a summary of the funding support that is available to students, 'Helping you meet the costs of learning: Your Guide to Funding' which is available free of charge from:

Blackwell's Bookshop

53 South Bridge

Edinburgh

EH1 1YS

tel: 0131 622 8283

email: business.edinburgh@blackwell.co.uk



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