

helping
you meet the
costs of learning



A GUIDE TO
FUNDING FOR
OLDER LEARNERS
2007 - 2008

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SCOTTISH EXECUTIVE

This information sheet gives an overview of the sources of funding available to older learners who want to study in Scotland.

The funding you get depends on different factors such as:

- what course you want to study
- where you want to study
- whether you want to study full-time or part-time
- your income.

Individual Learning Account (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 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 can still get up to £100 a year towards some 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.

Community adult learning

Community-based learning opportunities (provided by a range of organisations such as local authorities and voluntary organisations) may be available free of charge in your local area.

Information may be available from a variety of local Community Learning and Development (CLD) services (e.g. a community centre) and from many public libraries. Alternatively Learndirect Scotland will have details of some community-based learning opportunities. You can also find contact details for the CLD manager in your local authority area in the CLD National Directory.

Learning at work

Many employers will help with the costs of learning while you work, you should ask your employer or trade union representative for details.

For more information on learning while you work contact Learndirect Scotland on **0808 100 9000**.

Adult literacy and numeracy

In Scotland learning opportunities relating to adult literacy and numeracy are free. For local information, call the **Big Plus** helpline on **0808 100 1080**.

More information on adult literacy and numeracy is on the Learning Connections website at www.lc.communitiesscotland.gov.uk

Part-time further education

Most people studying *part-time* including distance learning students will have to pay course fees. However, if you are receiving certain benefits, on a low income, or are disabled, you may not have to pay course fees. You may also receive:

- study and travel costs
- additional support needs for learning allowance for disabled students
- financial help from the hardship funds
- maintenance bursaries are not usually available but can be if you suffer hardship.

Part-time higher education

Part-time learners studying a higher education course (HNC/D level and above), may also be entitled to course fees if you are receiving certain benefits, on a low income or are disabled. You may also receive:

- disabled students allowance if you are disabled
- help from the hardship funds.

For more information on funding for part-time learners contact your institution, college or the Open University in Scotland. You can also download a copy of our leaflet "helping you meet the cost of learning – part-time study 2007-2008" from our website at

www.scotland.gov.uk/fundingforlearners

Full-time further education

Full-time learners studying a further education course (below HNC/D level), provided they meet the residency criteria, may be entitled to:

- course fees
- an income-assessed bursary of up to £84.69 per week
- certain study-related costs
- travel costs
- dependant's allowance
- additional support needs for learning allowance for disabled students
- help from hardship funds.

Full-time higher education

Full-time learners studying a first higher education course (HNC/D level and above), provided they meet the residency criteria, may be entitled to:

- course fees
- adult dependants' grant
- travel costs
- disabled students allowance
- help from hardships funds.

Postgraduate funding

The majority of postgraduate students self-fund although many students at this level obtain loans from banks, seek sponsorship, receive help from educational trusts or pursue their studies on a part-time basis whilst working. If your postgraduate course is part-time and registered with ILA Scotland then an ILA could help pay for your course (see section on ILA).

Information on funding can be obtained from the SAAS website at www.saas.gov.uk. You can also download a copy of our factsheet "helping you meet the cost of learning – postgraduate students" from our website at www.scotland.gov.uk/fundingforlearners

Career Development Loan (CDL)

CDLs are deferred repayment commercial bank loans 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.
- you can borrow between £300 and £8,000 to support any course of learning that will help you in your career.
- in general, you can't use a CDL to pay for anything that is being funded by another source.

Further information about this scheme can be obtained on freephone **0800 585 505**

Further information

To find out more about the various financial help available 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

Student Awards Agency for Scotland (SAAS)

For more information on higher education student support please contact SAAS at:

tel: 0845 111 1711

email: saas.geu@scotland.gov.uk

web: www.saas.gov.uk

The Open University in Scotland

For information about distance-learning courses offered by the Open University in Scotland, tuition fees and financial help contact them at:

tel: 0131 226 3851

email: Scotland@open.ac.uk

web: www.open.ac.uk

Your Local College

For more information on further education student support please contact your local college. A list of colleges is at:

web: www.sfc.ac.uk/links/links.htm

Funding for Learners

For information on all our publications contact us or visit our website at:

email: studentsupport@scotland.gsi.gov.uk

web: www.scotland.gov.uk/fundingforlearners