



SRUC

A Guide to Further Education Student Funding

2021-22

The booklet is designed to help students coming to
College on NC, Advanced NC, Certificate Level, IMI,
Diploma,
And City & Guilds courses

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General Information

There are various funds that provide support for students on non-advanced courses. Most of these take into account the personal and financial circumstances of each individual student.

There are two funds that provide assistance with living expenses. These are the Education Maintenance Allowance (EMA) (for students who are 16-17 years of age where eligible on the start date of their chosen course) and the Further Education Bursary Fund (for all other students).

Who qualifies for financial support?

The student must satisfy the residential requirements. This means you must have been ordinarily resident in the British Islands throughout the three years preceding the start date of your course. You must also have been ordinarily resident in Scotland on the start date of the course. There are a number of special cases in relation to residency requirements and the College can provide full information if you are unsure of your status.

What is a Care Experience / Care Leaver / Looked After Student?

The term 'care experienced' refers to anyone who has been or is currently in care in the UK. This care may have been provided in many different settings, such as:

- Kinship care – living with a relative who is not your mum or dad.
- Looked after at home – with the help of social work.
- Residential Care – Living in a residential unit or school.
- Foster Care – living with foster carers.
- Secure care - living in a secure unit.
- Adoption – if previously looked after by a local authority in the UK.

The broad definition of a 'care leaver' (as described by the Care Leavers Association) is "Any adult who spent time in care as a child (i.e., under the age of 18). Such care could be in foster care, residential care (mainly children's homes), or other arrangements outside the immediate or extended family. The care could have been provided directly by the state (mainly through local authority social services departments) or by the voluntary or private sector (e.g., Barnardos, The Children's Society and many others). It can range from as little as a few months to as long as one's whole childhood (18 years). It also includes a wide range of accommodation. For example, secure units, approved schools, industrial schools and other institutions that have a more punitive element than mainstream foster or residential care. This care would have been approved by the state through a court order or on a voluntary basis."

If you consider you are in one of the above categories, you must let the Funding Staff know, as this can have an effect on how much funding you receive. All of our information is treated in confidence however SRUC appreciate that you may not want to advise us on the form however, if you would prefer, you can email the relevant funding team and you can advise us of your circumstances in confidence. In all cases we will simply ask for a letter of confirmation from the relevant social worker.

What age must I be to get travel expenses?

You can receive a travel and/or study expense bursary if you are over 16 on or before 30th September 2021.

Christmas Leavers

Students who turn 16 between 1st October 2021 and 28th February 2022 do not qualify to leave full-time education until Christmas 2021. As a result, they are not eligible for travel and student bursary assistance until January 2022. These students from August until Christmas may still be eligible for help with travel through their school – please ask student funding for more information.

What if you have studied before?

Awards will not normally be offered if you have previously received financial support for any full-time course that you studied over the age of 18 years or if you hold a qualification at HNC level or above. However, if you have previously undertaken a course while under the age of 18 years, you can apply for a second award if you are 18 years of age or over before the start of your new course.

The college may also make an award if your current course is a direct progression from your previous course if certain other specific criteria apply. You can contact the Student Funding Team for more advice if you fall into this category.

What if your funding application is refused?

Awards made by SRUC are determined under the National Policy for Further Education Bursaries, the EMA Guidance and Procedures, the Further Education Bursaries (Scotland) Direction that are issued by the Scottish Executive. Your application for Further Education funding may be refused under these policies and criteria. However, you do have the right to appeal against any rejection, please do so by emailing registryfunding@sruc.ac.uk giving all the reasons to support your appeal e.g., why you changed the direction of your career. We will forward your appeal to the Academic Records Lead.

You have no right of appeal if your application for funding has been refused due to failure to adhere to the criteria in the current policy documents, Further Education Bursaries (Scotland) Direction, and Education Maintenance Allowances (Scotland) Direction relating to your residency in Scotland.

Which courses are eligible for financial support?

Financial support may be available for certain courses offered by the College, which lead to an approved recognised qualification up to **but not** including a Higher National Certificate (HNC). The Scottish Qualifications Authority (SQA) usually validates such courses. Generally, support is made available for full-time attendance on a course, which involves attendance of at least 16 hours per week for 41 weeks, for a full academic year. Support is also available for attendance on part-time day courses but for travel costs, childcare and study materials only.

Students under the ages of 18 years on a part-time fundable course may also be considered for EMA (Education Maintenance Allowance) subject to eligibility rules.

Are there tuition fees to pay?

Following the Scottish Executive's Direction, **eligible** students do not pay tuition fees.

Education Maintenance Allowance (EMA)

Both full-time and part-time students who are under the age of 18 years on their course start date may be eligible for an EMA. This will be assessed according to your parent(s)' or legal guardians(s) household income and the rates are shown below. No allowance is payable for the Colleges short term-time holidays or during the summer period. You must apply within 6 weeks of the start of your course otherwise no back payments can be made, and you will only be funded from the date your application is received.

You will be required to submit relevant documents to support the information with your application. If your application is not submitted with the necessary documents, then we will contact you to request them. This will delay the calculation of any award and your funding may not be in place before your start date. You will only have four weeks to submit further information to support your application and failure to do so may result in you not receiving a full award.

Educational Maintenance Allowance Rates

Income	Weekly Payment
Parental income of £24,421 or less (if you are the only child in the family in full-time education)	£30.00
Parental income of £26,884 or less (if there is more than one Child in the family in full-time education)	£30.00
Parental income of £26,885 or above	No Award

The allowances shown above are the weekly rates payable.

This allowance is paid fortnightly in arrears directly into your bank account and is dependent on your satisfactory attendance and satisfactory engagement in studies.

An Individual Learning Agreement will be drawn up which will outline the attendance/progress requirements and any targets/objectives you must achieve to receive this allowance.

All full-time EMA students will also be assessed for Further Education Bursary award for travel cost and books/study materials (policy criteria applies).

Further Education Bursary

A bursary award is a financial award made at the discretion of the College to help support a person while in education by providing assistance with living & travel costs along with course expenses (if applicable). The Bursary Fund is cash limited and students are advised to apply as soon as possible. All awards are subject to financial assessment with the exception of students who are 16 and 17 years old, who will automatically be calculated for travel and course expenses only; irrespective of their parent(s)' income (subject to meeting the residency requirements).

The bursary consists of: -

- A Maintenance Allowance.
- Assistance towards the cost of College Accommodation.
- Dependants' allowance when appropriate.
- Allowances for study expenses, necessary books, special clothing (PPE).
- Necessary and reasonable travelling expenses.

This will be assessed according to your own income and the income of your parents or partner where appropriate. The maximum award (before any financial assessment) is shown below.

FE Bursary maintenance At parental home	£85.90 per week
FE Bursary maintenance Self-Supporting	£108.55 per week
FE Travel Costs	Maximum £40 per week (calculation will be based on cheapest method of transport)

Please note that these amounts are the maximum that will be paid out. Where a student is eligible, awards will be based on individual circumstances. Actual amounts paid may be considerably less. All payments are subject to satisfactory attendance, progress and conduct. Payments will be made on the basis that students appropriately engage in their studies. We will also monitor student attendance and if you are aware of any issues which will affect your attendance you should speak with a member of staff immediately.

Financial Assessment

Students 18 to 24 years

If you are 18 to 24 years old and single, your award is assessed in accordance with your own income and the income of your parent(s). If your parent is living with a partner, the partner's income must also be provided for this assessment. Under the Family Law (Scotland) Act 1985, parents have a general obligation to support their children who are in further education or training up to the age of 25 years old. Your assessed award will be reduced by the amount that you and your parents are considered to be able to provide towards your expenses.

Parentally supported students

Examples of parent(s)' income and the deduction from your award are shown below (based on a 41 week course)

Parent(s)' income	Deduction from award
Less than £24,275.00	NIL
£24,275.00	£45.00
£31,745.00	£875.00
£41,735.00	£1,985.00
£49,664.00	£2,866.00

After the contribution has been assessed, it will be reduced by £152.00 in respect of each child under 16 years of age living at home and dependent on your parents. If you have brothers or sisters who are attending college or university, and who are also entitled to an award, only one contribution is assessed for the family and this is divided among the students and deducted from

each individual award. **Please note without parental income details we cannot offer a bursary.**

Yearly Household Income	Weekly maintenance when student is only dependant	Weekly maintenance with 1 other dependant child in house
£24,274	£82.81	£82.81
£28,000	£72.13	£75.67
£35,000	£54.05	£57.58
£45,000	£28.21	£31.74

Exemption from a parental contribution

A financial assessment based on parental income is undertaken for all students under 25 years of age unless you qualify as an independent student (see section 7). If you are estranged from your parents, you must speak to a Funding Assistant at the College who will discuss your situation with you and explain what formal documentation you must provide to support your claim for exemption from a parental assessment. This documentary evidence must be from a reputable source such as Social Services, a Homeless Accommodations Officer, Probation Officer or Support Worker.

Students who are married or living with a partner.

Your award will be assessed against your own income and that of your partner. The gross income used in this assessment is that for the previous income tax or financial year. Examples of partner's income and the deduction from your award are shown below.

Partner's income	Deduction from award
Less than £20,643.00	NIL
£20,643.00	£45.00
£27,933.00	£855.00
£35,538.00	£1700.00
£50,568.00	£3370.00

After the contribution has been assessed, it will be reduced by £152.00 in respect of each child under 16 years of age living at home and dependent on your partner. If your partner makes maintenance payments to a former partner for a child or children who do not live in your household, this will be taken into consideration and you must submit relevant documentary evidence. If you have children or a partner who are attending college or university who are also entitled to an award, only one contribution is assessed for the family and this is divided among the students and deducted from each individual award. You must therefore provide a copy of any other student award letter for this to be considered.

Yearly Household Income	Weekly maintenance when student is only dependant	Weekly maintenance with 1 other dependent child in house
£21,000	£104.65	£104.65

£27,000	£89.26	£92.81
£35,000	£66.50	£70.04
£45,000	£40.67	£44.20

Eligibility for Self-Supporting student status

Students aged 25 years or over on the start date of the course are exempt from parental contribution. If you have a partner, the award will be assessed against your partners' income. If you have not yet reached the age of 25 years, you will be awarded Self Supporting student status only if one of the following applies:

- You are married, in a civil partnership or established relationship prior to the start of the course. If your marriage or relationship has broken down, you will only be eligible for independent status under (b), (c) or (d) below.
- You have no living parents or are officially estranged from them.
- You are caring for a child dependent on you.
- You have supported yourself financially for three full years before the course starts.

Periods that may be counted as part of the three years are:

- *Any time during which a student had the care of a person (adult or child) dependent on them and/or was in receipt of sickness, DLA or maternity benefits.*
- *Periods during which the student was in receipt of DWP benefits i.e., Jobseekers Allowance, Income Support or training under government sponsored course.*

You must submit relevant documentation from either Department for Work and Pensions or employer (s) for periods totalling no less than 36 months to prove you are entitled to Independent student status. Your income must be equal to or above current JSA levels.

The onus is on the student to provide documentary evidence to prove self-supporting status. If you cannot provide proof of this income information, you will not be awarded independent student status. It is your previous income and not where you live which will determine your entitlement to this allowance; if you live in your own accommodation, it does not give you automatic entitlement to this allowance. Periods spent in full-time education cannot be considered towards self-supporting status.

Student Income

A second financial assessment is made against the unearned income of the student. Your contribution is assessed on the personal income that you receive during the weeks on your course but does not include income from employment. Any bursary payable will be reduced on a pound for pound basis for unearned income received in excess of £20.91 per week. If you have an income, other than the bursary award **whilst you are attending College** give full details e.g. DWP benefits, gross income from pensions, bank and building society accounts, trust funds etc. Supplementary grants or scholarships received for educational purposes from an award-making body will not be considered.

Supplementary Funding

Allowances for books/ study materials/ PPE (Protective Clothing)

An allowance for books, equipment and/or clothing may be provided for certain courses specified by the College. Any allowance awarded does not get paid to you but is transferred directly to the suppliers to purchase the required kit or study items on your behalf.

This allowance is subject to a financial assessment with the exception of students aged 16 or 17 years old and / or students in receipt of an EMA who will receive all materials necessary for their course irrespective of parental income. This allowance is only given for essential items of equipment and books (but not additional reading materials) that may be issued to you by the College.

Travel expenses

Travelling expenses may be paid if you live more than two miles from the College and are calculated on the cheapest ticket available for public transport. If you are coming by car the mileage rate paid is 19 pence per mile. Expenses are capped at a maximum of £40 per week, should you require more assistance please enquire with a member of funding staff.

This allowance is subject to a financial assessment with the exception of students under 18 years who will be considered for travelling expenses irrespective of parental income.

Travel expenses cannot be paid if you are doing online learning.

Extra Help

Additional support for learning may be available to assist you during your time at college. This may be one-to-one support, a note taker, sign language interpreter, classroom support or proof-reader. The College will also consider additional support towards travel related expenses however where a student already receives funding for travel, such as through the Motability Scheme, the College may use its discretion to top-up but not to duplicate the existing funding.

Dependant Allowance

Students can receive this allowance if they have care, financial or legal responsibilities for an adult dependant. The allowance is £58.41 per week and is subject to a means test. It can only be considered when the adult dependant's weekly income is lower than £58.41. Claims must be supported by relevant documentary evidence such as proof of benefits.

Students in receipt of benefits

As a general rule, full-time students do not qualify for payment of benefits. However, certain students are eligible to continue to claim benefits while attending college. You must check with the Department for Work and Pensions to find out whether you will be allowed to remain on your benefit while attending college. If your benefit is to continue, you can apply for assistance with books/study materials, travel costs and childcare, but will not be granted any living expenses. Full-time students who may be entitled to remain on benefits include.

- Lone parents on Income Support who are not required to register for employment.

- Disabled students in receipt of certain disability related benefits.
- Certain students on employment and support allowance.

If you are unsure of your benefit eligibility you should seek advice from your local Department for Work and Pensions office.

Housing Benefit

This benefit is not normally available to students who are on full-time courses. However, full-time students who have children, students on certain benefits and students who are single and under 22 years of age may be eligible to claim Housing Benefit.

Housing Benefit is available to the following groups.

- Part-time students.
- Students under 22 years of age (at start of course) in non-advanced education.
- Students who are state pension age.
- Students who are responsible for a child or young person .
- Students who qualify for a disability premium – i.e., Disability Living Allowance.
- Students who are in receipt of Income Support or Income Based Jobseekers Allowance/ESA.

Please contact the Housing Benefit Office at your local council for more details.

Council Tax Exemptions

Council Tax exemptions or discounts may apply to certain courses and categories of students. Charges may be reduced where one or more adults in a household are studying full time on a course which lasts at least 24 weeks.

Examples

- A 25% student discount may apply if a household consists of two adults and one is a full-time student.
- Full exemption may apply to a household which consists of two adults both of whom are full-time students,
- Full exemption may apply to a household which consists of 1 adult who is a full-time student.

Student exemption forms and further information are available from your local Council Tax Office.

Processing your application – when to apply.

If you have been offered a place on a college course the Funding Team will email you a link for funding. Applications for financial support will only be accepted subject to funds being available. It can take 6-10 weeks to fully process a funding application form at peak times.

Due to the volume of applications, you are advised to apply at the earliest opportunity otherwise your funding may not be in place for when you start College.

Documents requested to support your application should be submitted with your application however you will have a total of 6 weeks to add your documents to the online system. The onus is on the student to provide all documentary evidence – failure to do so can delay your application.

Application for Bursary funding closes 6 weeks after the date you start your course. If you have not submitted your application within this time frame, then we cannot guarantee that you will receive a full award. Your funding award will only be calculated from the point your application is deemed complete. Your funding can be greatly reduced if you do not provide information and necessary documents when asked for.

Information you will be asked to provide.

When you complete an application for funding you will be asked to provide information on the following:

- Personal details – name, age, address, etc.
- Details of the course you wish to study.
- Details of your bank account.
- Details of any previous courses.
- Details of your income and family income (including all DWP benefits received).
- Details on your proposed travel arrangements.

Remember:

- Seek advice if you are unsure about any aspect of funding.

How the information will be processed

All information supplied will be treated confidentially and when processed it will be stored under the terms of the Data Protection Act electronically at the College. The information supplied can be used in the prevention and detection of fraud and the College may also share this information with other bodies administering public funds solely for these purposes. The College has access to a national database of Student award information, which will be used to verify your application details.

Examples of how an award is calculated.

Supported under 18 students in accommodation.

41 weeks x 118.89 towards the cost of catered accommodation plus,
41 week x maintenance award of £31.14 per week 9 months @ £150.03
e.g., Parental income of £25,000 would incur a contribution (25,000-20,351 divided by 9 plus
£45= 561.55) £561.55 would be deducted from the award.

Parentally supported students

(At home Over 18)

41 weeks x £84.30 = £3456.30

If the students parental income was £24275 or less the sum of £3456.30 would be paid to student.

However, if the parents' income was greater than £24,275 –

e.g., £35,000, this would generate a contribution of £1,236.67 which would be deducted leaving £2,219.63 to be paid over the length of the course i.e., 9 months @ £246.62 per month.

(Over 18 in accommodation)

41 weeks x 118.89 towards the cost of catered accommodation plus

41 week x maintenance award of £31.14 per week 9 months @ £141.86

e.g., Parental income of £25,000 would incur a contribution (25,000-24,275 divided by 9 plus
£45 = 125.56) £125.56 would be deducted from the award.

Self-supporting students

41 weeks x £106.53 = £4,367.73

If the students' partners income was £20,643 or less the sum of £4,290.65 would be payable.

However, if the partners income was greater than £20,643 e.g., £30,000 and the student has 2 children the award would be: -

£30,000 = contribution of £1,084.67

Less 2 children 2 x £152 = £304

The amount paid to the student would be £3,587.06 (9 months @ £398.56)

Care Experienced Student

Please contact the Registry Funding Team to discuss the most beneficial award for you based on your own personal circumstances. Email address is registryfunding@sruc.ac.uk

Additional Support

IT Equipment for Online Studies

Students may be required to continue with blended learning next year and it is important for us to know that you have the IT equipment available at home to enable you to fulfil your online studies. A Smart Phone is not suitable for online learning purposes, so ideally you will require either a Chromebook or Laptop for online learning.

For those students who do not have this at home, SRUC have been able to provide loan equipment for this purpose and will continue to do so next academic year.

When your place at SRUC has been confirmed, please email Registry@sruc.ac.uk, if you think you will require the services of a loan device.

Please also confirm that you have broadband available, with full connectivity.

You will then be able to apply for loan equipment when you have completed Online Registration in August/September.

Discretionary Fund

The purpose of the College Discretionary Fund is to assist students who endure financial difficulties while attending college. It is used mostly to assist students who have their own accommodation and require assistance in paying their housing costs and associated expenses. Students need to be aware that funds are cash limited and any award made, will likely be insufficient to cover your full housing/rent costs. Students who apply must be able to provide official documents to support any claim for additional financial support. The amount each student receives will be dependent on their personal circumstances.

Application forms must be fully completed and submitted with all the necessary documentation. Incomplete applications will not be backdated to the start of term and will only be assessed from the date the application is deemed complete. An Application will only be considered once you have fully enrolled at College.

Payments from the Discretionary fund are normally made on a monthly basis as per published payment schedules. Emergency one-off payments may also be considered however any payments made will be based on a student's immediate hardship. Application Forms are available online. You can only apply to this fund after you have enrolled at college.

Childcare Fund

If you have children, then you can claim assistance with your childcare costs but only for the days when you are timetabled to be in college or in a mandatory work placement as part of your course. Payments will not be paid if you do not regularly attend class / work placement.

Applications for support from the Childcare Fund are income assessed with the maximum amount that will be paid out to any one student from the Childcare Fund being:

FE Childcare	£7,500.00
Maximum Hourly Rate	£5.00

Children over three years of age may also be entitled to 3 hours per day free childcare in certain council and private nurseries. Please discuss this with your child's nursery staff. The College can only give assistance with registered childminders, nurseries or breakfast/after school clubs.

All payments will be made to your childcare provider and will be transferred directly into their bank account. It is important that you ensure that your childcare provider provides accurate bank account details as no other payment method will be available.

You should also be aware that some childcare providers and private nurseries charge deposits or fees during the holiday periods. The College cannot give assistance with these costs or for the costs incurred during private study days.

No formal contract will exist between childcare providers and the College. The College only pays childcare costs on behalf of their students, who will be expected to adhere to current policy to ensure continued payment. The College is not responsible for making childcare arrangements for students.

Lone parents applying for Childcare costs.

Lone parent students who have to pay all or part of the cost for registered childcare can receive up to £1,215.00 a year in the form of a Lone Parent Childcare Grant. This is not income assessed however a student must provide proof that they are a lone parent with registered childcare expenses. Students who receive childcare funding from any other source should not apply for this grant (e.g., childcare element of working tax credits). If lone parents have childcare costs in excess of £1,215.00 then they will be considered for additional support from the Discretionary Childcare Fund, however this element of support will be income assessed.

Appeals procedure.

All students have the right to appeal against the award decision by submitting an email of appeal to the Registry Funding Team. Please clearly mark in the subject 'Bursary Appeal' and provide as much information to support your case as possible and we will consider your appeal. You will receive a response within 14 working days of receipt of your appeal.