



Section 3

In this section you will find the following information about funding:

- ✘ What are Individual Learning Accounts (ILAs) and who is eligible to apply for an ILA. You will also find ILA leaflets in your Resource Bag to distribute in your workplace.
- ✘ The insert, 'Helping you meet the costs of learning - your guide to funding provided by learndirect scotland, which provides information on various sources of funding.
- ✘ The publication, 'Guidelines for Trade Union Affiliates wishing to apply for funding from the Scottish Fund for Union Learning in the Highlands & Islands' provided by Scottish Union Learning in the Highlands & Islands, which provides details about how you can access funding to support learning for your members in the Highlands & Islands.



European Social Fund (ESF) Highlands & Islands Project

Scottish Union Learning in the Highlands & Islands has been successful in securing European Social Funding (ESF) for a 2-year lifelong learning project in the Highlands & Islands. The core objective of the project is to widen access to lifelong learning for workers across the Highlands & Islands through the development and embedding of an infrastructure of Union Learning Reps (ULRs).

Working primarily with trade unions/ULRs who have Scottish Union Learning Fund (SULF) project activity in the Highlands & Islands, the project will target the companies across the region where unions have employer engagement. Beneficiaries of the project will be workers, with priority focus on low skilled, part time and migrant workers.

With ESF support, a project worker will be employed to work with migrant workers. UNISON, the public sector union, will host this post for Scottish Union Learning in the Highlands & Islands. The project worker will identify training needs of migrant workers and address these needs through increasing access to support already available, as well as arranging bespoke training solutions.

Migrant worker ULRs and Health & Safety Reps will be recruited, putting in place a workplace structure to support migrant workers. A trade union model of good practice for successful social integration of migrant workers in the workplace will also be developed.

ESF funding is also supporting a Scottish Fund for Union Learning which will enhance access to learning for union members across the Highlands & Islands. The Learning Fund is intended to assist unions in brokering and providing bespoke learning for their members, leading to an increase in the number of workers engaging in learning activity across the Highlands & Islands. This will be additional to any learning provided by employers and will target harder to reach learners with whom ULRs are good at engaging in the workplace.

Unions that identify a demand for learning for their members, which is not the responsibility of the employer and cannot be funded by any other means, can apply to the Scottish Fund for Union Learning. For more information on how your union can apply to the Scottish Fund for Union Learning, please see the guidelines contained on the following pages.

Scottish Fund for Union Learning Highlands & Islands



Guidelines for Trade Union Affiliates wishing to apply for funding from the Scottish Fund for Union Learning in the Highlands & Islands

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Section 1 - Introduction

The following guidance notes have been prepared to help trade union affiliates complete an application for the Scottish Fund for Union Learning - Highlands & Islands.

Scottish Union Learning in the Highlands & Islands has been successful in securing an ESF (European Social Fund) bid which incorporates a 'learning fund' (£20,000 in Year 1 - January to December 2009 and £25,000 in Year 2 – January to December 2010).

The objective of the 'learning fund' is to assist trade unions in brokering and providing bespoke learning for their members, leading to an increase in the number of workers engaging in learning activity in the Highlands & Islands. Applications are welcome from trade union affiliates wishing to support their members in the Highlands & Islands to access learning.

Trade unions that wish to apply to the fund must ensure that any workers to benefit from the fund **reside** or **work** in the Highlands & Islands area. For a definition of the Highlands & Islands area, please see Annex 1.

Once these guidance notes have been read, it is recommended that before proceeding to application stage, affiliates contact the Development Officer for the Highlands & Islands to discuss their proposal to ensure that any proposal will meet Scottish Fund for Union Learning and ESF criteria.



Section 2 - Contact Information

Once you have read the guidance notes you may wish to contact Scottish Union Learning.

Pam Urquhart

Development Officer - Highlands & Islands
Scottish Union Learning

Unison House
53 Shore Street
Inverness
IV1 1NF

Tel/Fax: 01463 248 905
Mobile: 07702 836 481
Email: purquhart@stuc.org.uk

Fiona Wilson

ESF Co-ordinator
Scottish Union Learning
Scottish Trades Union Centre
333 Woodlands Road
Glasgow
G3 6NG

Tel: 0141 337 8151
Fax: 0141 337 8101
Email: fwilson@stuc.org.uk

Sylvia O'Grady

Lifelong Learning Manager
Scottish Union Learning
Scottish Trades Union Centre
333 Woodlands Road
Glasgow
G3 6NG

Tel: 0141 337 8124
Fax: 0141 337 8101
Email: so'grady@stuc.org.uk



Scottish Fund for Union Learning
Highlands & Islands






EUROPE & SCOTLAND
European Social Fund
Investing in your Future

Section 3 - Completing your application

Step 1

The Scottish Union Learning Board has approved a number of models eligible for funding from the Scottish Fund for Union Learning. Therefore, any proposal for funding for learning provision in the Highlands & Islands must fit one of the models of the Scottish Fund for Union Learning in the Highlands & Islands listed below:

-  Collective Learning Fund (CLF)
-  Specialist Learning Funds (SLF) (Vocational)
-  Cross Union Geographical Learning Fund (CUGLF)

For details of these models, please see the following pages.



Collective Learning Fund (CLF)

The fund is provided on a workplace basis, for learning which cannot be financed by any other means. We know that recent changes to ILA and literacies funding mean that there will be an increase in the number of people unable to access funding for learning from other sources.

The key feature of CLF is that it will concentrate on collective provision. CLF would not fund individual learners within a workplace.

How would CLF Work?

An individual trade union, or a number of trade unions, would apply for funds to provide a single course or a range of courses within a single, or group of workplaces. For CLF to be effective, the organisation of the workplace would have to be strong, with the ULRs having a good understanding of the level and the nature of demand for learning among their members.

It would be beneficial, but not obligatory, if the delivery of the provision could be based within the workplace. The learning could range from everyday skills to higher- end qualifications, for example, with The Open University.

Issues

There needs to be a clear distinction between the learning provided and workplace training supplied by the employer.

Example

For a union with workplace learning centres and a strong team of ULRs who have experience of organising workplace learning, they would start by undertaking a workforce survey.

Many unions will already have undertaken this kind of work. From this, they can identify demand from their members for a range of courses, e.g. this could range from short access courses provided by The Open University to suitable workplace provision for everyday skills or English as a second or other language (ESOL).

If they are unable to identify any funding streams to help them provide the identified demand for courses they would then apply for Collective Learning Funds through the Scottish Fund for Union Learning application process, and if the application was approved by the ESF Advisory Panel, the fund would then be used to finance these courses within the workplace at a time and place suitable to the workforce.



Specialist Learning Funds (SLF) (Vocational)

A variant on the Collective Learning Fund, Specialist Learning Funds would be based on an occupational rather than a workplace need. The same principle would apply in that the SLF fund would finance collective learning that could not be funded elsewhere. As learners would be recruited on an occupational rather than workplace basis, the delivery of the learning would be situated geographically away from the workplace.

How would SLF work?

A trade union would apply for funding to provide learning for a section of its membership which it has identified as having a specialist learning need. This option would be more appropriate for freelance members with a particular vocational need. The funding would finance the delivery of the course which would be organised by the union and Scottish Union Learning.

Issues

As it is likely to be more vocationally based, it would be difficult to deliver this on a workplace basis, as this could be regarded as direct training that benefits the employer. There needs to be a clear distinction between the employer's responsibility and the benefit to the individual. However, if the learning required was delivered directly to groups of freelance members, the benefit would be clearly towards the individual.

Example

A union develops a specialist course to support its members. The course could be to address specific industry-related technical training or it could be a course to support freelance members with skills required to negotiate contracts with their employers and deal with the financial demands of working on a freelance basis.



Cross Union Geographical Learning Fund (CUGLF)

This fund would be provided on a cross union basis for learning (i.e. learning which cannot be financed by other means) in a specific geographical area. The key feature of the fund is that it will provide collective provision in a specific area for a number of different unions covering different workplaces and the learning would be delivered away from the workplace, such as in a Learning Centre or College. The fund will be particularly relevant to Highlands & Islands where there is a culture of cross union working on a geographical basis.

How would CUGLF work?

When a number of unions with members in a specific geographical area (predominately in more rural and remote locations) are unable to organise courses for their members because individually, they do not have enough members to make a course viable, the unions would work collectively to bring their members together to run the course.

Issues

There would require to be a cross union network of ULRs in the designated geographical area to allow effective communication and co-ordination between unions to take place to develop a cross union partnership approach to working.

Example

Four unions are planning learning activity for Orkney and they know from local ULRs there is interest and demand for the ECDL (European Computing Driving Licence) course. However, each union only has 3 or 4 members interested in doing the course, not enough to run a course. However, by grouping together the members from all unions, a course would be viable.

In applying to the fund, one union could act as the lead union and apply for funding on behalf of the unions involved. If that was not practical, Scottish Union Learning in the Highlands & Islands would take on the lead co-ordinating role and apply to the panel for the funding for the ECDL course on behalf of the unions involved. This approach may also be of interest to local ULR Forums organised on a geographical basis. Where possible, the preferred option would be to have a lead union take the co-ordinating role.



Step 2

Having identified which model of the Scottish Fund for Union Learning the proposed learning provision would fit under, unions wishing to submit an application can download a Scottish Union Learning Fund - Highlands & Islands Application form from www.scottishunionlearning.com or email purquhart@stuc.org.uk to request an Highlands & Islands application. An application form has also been included at the end of these guidance notes (see Annex 2). However, please note the following:

- ✘ If the application is for more than one type of course (ie., an IT course and a language course) you must complete a separate application form for each **type** of course. If, however, you want to apply to run the same course more than once (ie, 3 IT courses), you would only complete one application form.
- ✘ You must complete all sections of the form. Failure to do so could result in your application being rejected. Furthermore, the information contained in your form will be used for tendering purposes; therefore, it is essential that you provide all the information requested to ensure that potential providers invited to tender have all the relevant information required to provide an accurate tender.
- ✘ Please note that the timescale involved from submitting an application to the Advisory Panel to the awarding of the contract to the successful provider, will take up to a maximum of 12 weeks. Therefore, please ensure that for planned courses have start date of a minimum of three months from the date of the Advisory Panel meeting.
- ✘ If you wish to provide a course for your members which includes members from both the Highlands & Islands and the Lowlands & Uplands area of Scotland, please contact Sylvia O'Grady, Manager, Scottish Union Learning by email at so'grady@stuc.org.uk for further guidance.



Section 4 - Deadlines for applications (2009-2010)

Applications to the Scottish Fund for Union Learning in the Highlands & Islands will be received on a rolling programme basis and will be considered by the ESF Advisory Panel each month.

Applications can be submitted at any time, and those submitted by the cut-off dates shown below for 2009-2010 will be considered at the first available ESF Advisory Panel.

ESF Advisory Panel Meetings

Cut-off date for submissions

28th July

24th July

26th August

24th August

30th September

25th September

4th November

30th October

2nd December

27th November

13th January

8th January

3rd February

29th January

3rd March

26th February

7th April

26th March

Applications should be submitted by email to Pam Urquhart purquhart@stuc.org.uk and on the day the application is emailed, a signed paper copy of the application should be posted to:

Fiona Wilson
ESF Co-ordinator
Scottish Union Learning
Scottish Trades Union Centre
333 Woodlands Road
Glasgow
G3 6NG



Section 5 - The process your application will take

- ✘ Applications received will be considered by the ESF Advisory Panel (which consists of members of the Scottish Union Learning Board) that meets on a monthly basis.
- ✘ Applicants will be advised within 5 working days of the ESF Advisory Panel meeting in writing by Scottish Union Learning in the Highlands & Islands as to whether their application has been “successful”, “not successful” or “successful conditional on further clarification/information being provided”.
- ✘ If the application is not successful, the reasons why the Panel rejected the application will be explained and the union will be invited to contact the relevant team member of Scottish Union Learning to discuss the reasons for rejection, and, if advised by the Panel, what action needs to be taken to re-submit the application.
- ✘ If the application is successful, Scottish Union Learning in the Highlands and Islands must comply with ESF criteria and show transparent and comprehensive financial management of the allocated funds. Therefore, the application will then proceed through Scottish Union Learning in the Highlands & Islands Procurement Policy which has been approved by the Intermediate Administrative Body (IAB) who administers ESF applications in the Highlands & Islands.
- ✘ This process will involve Scottish Union Learning in the Highlands & Islands identifying potential local suppliers (learning providers) and obtaining quotes for the specified services (courses) contained in the application. Once the quotes have been received and a successful supplier been identified, the application will go back to the ESF Advisory Panel for final approval on the supplier selected and the costs.
- ✘ Once this process has been completed and a supplier has been identified and approved, Scottish Union Learning in the Highlands & Islands will formally advise the union of the supplier identified.
- ✘ Scottish Union Learning in the Highlands & Islands will advise the successful supplier that they are to be awarded the contract for the specified services.



The process your application will take (continued)

- ✘ Scottish Union Learning in the Highlands & Islands will be responsible for issuing the contract for the specified services to the successful supplier. ESF criteria requires detailed collation of learning outcomes and participant characteristics, therefore part of that contract will include obligations for the provider to supply SUL in the Highlands & Islands with all the relevant information/paperwork evidencing the participants who have benefited from ESF funding, such as the Participant Registration Form; Participants Attendance/Achievement Form; Participants Course Evaluation, etc.
- ✘ Scottish Union Learning in the Highlands & Islands will also provide the provider with the relevant union contact in order that the provider and union can work together in the delivery of the course. It will be the responsibility of the provider to make sure that the course runs and the responsibility of the union to ensure that their members have the required release arrangements in place and that they attend the course.
- ✘ The process, from when an application is approved by the ESF Advisory Panel to awarding of the contract to the successful supplier, will take a maximum of 12 weeks to complete.
- ✘ Once the course has been delivered and the supplier has met all the contractual obligations, the supplier will invoice Scottish Union Learning in the Highlands & Islands for the services provided.
- ✘ Scottish Union Learning in the Highlands & Islands will also request that the union completes a course evaluation form, providing feedback on their relationship with the provider in the organisation/delivery of the course.
- ✘ Scottish Union Learning in the Highlands & Islands will provide unions with statistical information of any of their members who have benefited from ESF funding in the Highlands & Islands.
- ✘ While every effort will be made to adhere to the timescales mentioned, there may be occasions for reasons beyond out control that it will not be possible to meet timescales. If such an occasion should arise, unions will be kept fully informed.
- ✘ Please Note: The Highlands & Islands ESF bid incorporates a very small budget for participants' travel costs. Therefore, if you have a member who is unable/ or may struggle financially to take up a place on an approved funded ESF course because of travel costs, please contact Pam Urquhart, Development Officer Highlands & Islands to discuss whether assistance may be available for your member.



Section 6 – Annexes

Annex 1 - Map of Highlands & Islands

Annex 2 – Highlands & Islands Application Form



Section 6

Annex 1 - Map of Highlands & Islands



The H & I area is defined by ESF is almost the same as defined by HIE with the exception of one area, Moray. Moray is defined as everything east of Forres (but includes Abelour, Craigellachie & Dufftown).



Scottish Fund for Union Learning Highlands & Islands



Application Form

[]

Applicant Details:

Name of Union/Lead Union:	[]
Union Contact Person:	[]
Telephone:	[]
Email:	[]
Address:	[]

Course Name:

[]

The union agrees to work with the provider that wins the contract through the SUL Procurement process and accepts the conditions of funding and the union responsibilities as listed on page 7 of this document.

I confirm that I am authorised to sign this application on behalf of my union:

Signature of
Full Time Official: [_____]

Name: [_____]

Designation: [_____]

Date: [_____]



***Please note that the information provided on this form will be used for tendering purposes.**

Complete a separate application form for each type of course (i.e. if you are applying for funding for an IT course and a language course, **complete 2 course application forms**, one for the IT course and one for the language course). If, however, you are applying for funding to provide the **same course more than once, complete one course application form**, specifying the different locations and times for the course on page 4.

Number of Courses:

On completion of this form please submit a hard, signed copy to:

**Fiona Wilson
ESF Co-ordinator
Scottish Union Learning
Scottish Trades Union Centre
333 Woodlands Road
Glasgow G3 6NG**

Please submit an electronic copy to: purquhart@stuc.org.uk



Course Information

Is the learning you wish to provide:

Accredited Non-accredited

(double-click on checkbox and enable the "checked" option)

If accredited, please state what qualification/part qualification will be gained?

Please contact the accrediting body e.g. SQA, or alternatively Scottish Union Learning, for guidance if necessary before completing.

[

]

If not accredited, please state the level of the course

i.e. basic, intermediate or advanced

[

]

Course description:

Please provide a detailed description of the course content. Give an indication of the expected objectives for learners.

Course description:[

]

Course objectives:[

]



Will the course be delivered on-site, i.e. at the workplace or in a trade union training facility?

(double-click on checkbox and enable the "checked" option)

Yes No

[]
Please give full address of the training location:

[

]

If on-site training facilities are not available please state the general area in which the training should take place.

[]

When will the course be delivered?

Give a range of dates rather than a specific date for the course(s) to start, to allow for flexibility. (If you are running more than one course, please give start and finish dates and times required for all courses and sessions).

Course 1 – state location: []

Proposed start date: []

Proposed end date: []

Number of sessions: []

Day(s) on which session(s) to be held: []

Start/End time of session: []

Number of hours per session: []

Repeat above as necessary for each course.

Length of course? (total hours)	[]
How many courses will run?	[]
Number of learners on each course?	[]
Total number of learners?	[]



Which of the models of the Scottish Fund for Union Learning (listed below) does the course you are proposing fit under?

(double-click on checkbox and enable the "checked" option)

Collective Learning Fund **Specialist Learning**

Cross Union Geographical Fund

Evidence of demand:

Please state what evidence you have to demonstrate the demand for the learning/training proposed?

[

]

Course participants:

Please provide an indication of the type of work undertaken by the proposed learners (i.e. manual/clerical/admin/mixed and industry type).

[

]

Please check the box below to confirm that the learning to be undertaken is not the responsibility of an employer and will be of benefit to individual learners?

(double-click on checkbox and enable the "checked" option)

Confirmed

Please check the box below to confirm that the learning you are seeking cannot be funded from any other sources and give details of any investigation that you have made to verify this:

(double-click on checkbox and enable the "checked" option)

Confirmed



Please provide a breakdown of any specific requirements for running the course (e.g. specialist equipment or materials, a mobile learning unit or off-site venue, residential accommodation) :

[

]

Specialist Tutor Skills/Experience/Qualifications required [

]

Other Requirements (Please specify):

[

]

Learner travel expenses:

There is a small budget for participants' travel costs for any learners who are unable/may struggle financially to take up a place on approved ESF funded course because of travel costs. Would you like more information about this for your members?

(double-click on checkbox and enable the "checked" option)

Yes NO

Additional Supporting Information

Please use the space below to add any other comments you would wish the panel to consider in support of your application:

[

]



Union Responsibilities

Unions which are successful in obtaining funds through the Scottish Fund for Union Learning will have the following responsibilities:

- ✘ to accept the result of the tendering process and work with the provider which wins the contract through the SUL procurement process;
- ✘ to meet with the appointed provider to discuss and agree operational issues such as location, start dates/times in relation to course delivery;
- ✘ to make every effort to make sure that the learners who have signed up for the course attend;
- ✘ to ensure employee release has been agreed prior to the start of the course where this is required;
- ✘ to cooperate, as far as is practical, with SUL in the event of an ESF audit which may include meeting with ESF auditors;
- ✘ to include the ESF and SUL logos on any advertising materials when recruiting for courses;
- ✘ to contact the SUL ESF Team during the time the course is running regarding any proposed changes to start/end dates etc., or issues arising with the provider;
- ✘ to complete and return an evaluation form for submission to the ESF Advisory Panel after the course has been completed.



For Official Use			
Date application received:	[]	Date application considered:	[]
Status of application	[Approved / Rejected]* <i>please delete as applicable</i>		
Reasons for rejection: [
]			

**Learning Fund Application Authorised on behalf of the STUC/
Scottish Union Learning:**

Signature:	[
]	
Designation of authorised signatory:	[
]	
Print signatory's name:	[
]	
Date signed:	[
]	





ILA Scotland eligibility

ILA Scotland is a grant to increase participation in adult learning and is awarded based upon on the individual's personal circumstances.

To be eligible for ILA Scotland funding learners must be:

- aged 16 or over and
- ordinarily resident in Scotland

ILA Scotland is targeted to individual who have an annual income of £22,000 a year or less. Those who are in receipt of benefits or tax credits are also eligible for ILA Scotland funding, although in some cases fee waver may be more specific.

Funding of up to £200 is available to learners who are interested in short courses. There are a wide range of courses available and learners can study with any learning provider who is approved by ILA Scotland including colleges, universities, private training companies, and learning centres.

Learners who are interested in studying a part-time higher education course can get up to £500 a year. Learners must be studying 40 Scottish Credit and Qualifications Framework (SCQF) credits or more per year at SCQF levels 7, 8, 9 and 10.

We have widened the range of eligible courses to include Professional Development Awards (PDA) and Continuing Professional Development (CPD) courses at SCQF levels 7 - 10.

And for academic year 2009/10 learners can get up to £500 towards eligible part-time taught postgraduate courses, PDA and CPD courses at SCQF level 11.

For more information about SCQF credits visit www.scqf.co.uk or call the ILA Scotland helpline free **0808 100 1090**.

A summary of ILA Scotland:

Target group	Funding available	Evidence of income
Learners interested in short courses	Up to £200 per learner year	Yes
Learners interested in part-time higher education courses	Up to £500 per academic year	Yes



Helping you meet the costs of learning and training

Your guide to funding 2009/2010



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Introduction

This guide gives an overview of the funding available from **August 2009** 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.

learnirect scotland can provide you with information on funding. Visit the website at www.learnirectscotland.com or call free on **0808 100 9000** to find out more.

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).

Financial support for Higher Education usually comes as a loan, with a number of means-tested grants (grants based on your income) for specific groups of students.

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 grant) by having an assessment, but not everyone who applies is eligible for a grant.

See our 'quick guide' (opposite) 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 a Local Enterprise Company (in the case of Training for Work and Get Ready for Work) or Jobcentre Plus (in the case of New Deal programmes). Some people can take part in Training for Work after they have been employed.

PSAS – Postgraduate Students' Allowance Scheme.

You may be able to get help from the PSAS scheme which is run by the Students Awards Agency for Scotland (SAAS) (See page 36 for further information).

Quick guide

		Full-time		Part-time		Distance learning			
Type of funding or support	Staying at school	FE	HE	FE	HE	FE	HE	Learning while you work	Contracted training provision (see opposite)
Course fees									
Tuition fees		✓	✓	✓	✓	✓	✓		
ILA Scotland		✓		✓	✓	✓	✓	✓	
Career Development Loan		✓	✓	✓	✓	✓	✓	✓	
PSAS (see opposite)			✓						
Living costs									
Education Maintenance Allowances	✓	✓							
Student loans			✓				✓		
NHS bursaries			✓						
HE Young Student Bursary			✓						
HE Students Outside Scotland Bursary			✓						
FE Maintenance Bursary		✓							
Travel costs		✓	✓	✓		✓			
Study costs		✓		✓		✓			
Help for dependants									
Adult Dependant'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								✓	
Skillseekers								✓	
New Deal									✓
Training for Work								✓	✓
Get Ready for Work									✓
Discretionary Funds		✓	✓	✓	✓	✓	✓		
Vacation Grant for Care Leavers			✓						
Funding from Charities and Educational Trusts		✓	✓	✓	✓				

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 your local college (for Further Education courses) or the Student Awards Agency for Scotland (SAAS) (for Higher Education courses). If you are a student in Higher Education you should visit the SAAS website or e-mail them at saas.geu@scotland.gsi.gov.uk or call on **0845 111 1711**.

In general, the residency conditions are as follows.

- You must be '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 2009 for courses that start between 1 August 2009 and 31 December 2009;
 - 1 January 2010 for courses that start between 1 January 2010 and 31 March 2010;
 - 1 April 2010 for courses that start between 1 April 2010 and 30 June 2010;
 - 1 July 2010 for courses that start between 1 July 2010 and 31 July 2010.
- If you are a UK national you must have lived in the UK, the Channel Islands or the Isle of Man for the three years immediately before your course starts.

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 have temporarily been studying or working abroad. Colleges are responsible for assessing whether a student fulfils the residence criteria set out in the current Further Education Bursaries (Scotland) Direction. Students should speak to college Bursary Officers to discuss residency and any student support they may be eligible for.

What does 'ordinarily resident' in Scotland 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 gets a temporary job abroad.

In most cases you may not be treated as ordinarily resident in Scotland if your main purpose in coming here is to study and you would normally be living in another country.

Please note there are different rules for asylum seekers, refugees, migrant workers and EU nationals.

You can find more information at
www.scotland.gov.uk/Publications/2006/08/18104327/0.

Full-time courses at school or college (16-19 year olds)

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 undertake a full-time course at school or college. The programme is managed by your Local Education Authority or your FE college and the weekly allowance normally depends on the financial circumstances of your family.

EMA is payable during term time, with additional bonuses (£150) paid for attendance, achievement, progression and behaviour. These are all paid directly into the young person's bank account and can only be paid for full weeks within term time up to a maximum of 42 weeks in any one academic year and only where 100% weekly attendance has been achieved. A young person can receive either an EMA or a maintenance bursary but not both. However if you receive an 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 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. The following tables show what you might be entitled to depending on your household income.

Table 1 – Current applicants (continuing from 2008-09)

Income threshold	Weekly payment
Zero to £22,403	£30
£22,404 to £27,465	£20
£27,466 to £33,156	£10

Table 2 – New applicants (applying and qualifying for the first time in 2009-10)

Income threshold	Weekly payment
Zero to £20,351 (for applicants from households with one child in full-time education)	£30
Zero to £22,403 (for applicants from households with more than one child in full-time education)	£30



Here is an example of how an EMA might work.

Alasdair is staying on at school

In S4 Alasdair achieved eight Standard Grades including a credit in craft and design. He is studying this subject in S5 at Higher level this year and hopes to pass four more subjects at Intermediate 1 and 2 level to improve his qualifications.

As Alasdair's 16th birthday is in May and he is from a family with a low income he is eligible for an Education Maintenance Allowance from when he starts 5th year in August. He will be eligible for two bonus payments if he makes good progress on his course.

If Alasdair's 16th birthday was on or after 1st October, his EMA payments would begin in January and he would only be eligible for one bonus payment if he makes good progress on his course.

Alasdair wants to start an apprenticeship in the construction industry (hopefully joinery), when he completes his studies. He knows that staying on at school will help him get the qualifications he needs to make sure he gets a place.

The Education Maintenance Allowance means that he is able to stay on and complete his S5 studies instead of having to find a job. The EMA Alasdair receives will help him pay towards the household expenses as well as giving him a certain amount of financial independence and responsibility.

You can get more information on EMAs from your school, college or local authority, and also from the website www.emascotland.com



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 17 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 £89.07 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 more than	Living with your parents, you could get	Living away from home, you could get	Supporting yourself, you could get
If you are under 18 (see note 1 below)	£20,351	£0	£35.40 (see note 2 below)	Does not apply
If you are aged between 18 and 25	£24,275	£70.48	£89.07	Does not apply
If you are supporting yourself (your and your partner's income (if you have a partner) will be assessed)	£20,643	Does not apply	Does not apply	£89.07

Note 1 – If you are going to college you may be eligible for an Education Maintenance Allowance.

Note 2 – You may get this allowance as well as an Education Maintenance Allowance.

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; or
- study trips you have to go on as part of your course.

If you are under 18, this allowance is not assessed against your income.

Help for your dependants

Dependant's Allowance

You may be able to apply for a Dependant's Allowance of £50.77 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, 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 www.emascotland.com



Here is an example of help you may be able to receive.

Robert is married and is studying a one-year course in photography

Robert is 28 and married. He is currently unemployed and has decided to achieve his long-term ambition of a career in photography. First, he chooses a one-year course in photography at his local college. That gives him the option of finding a job or going on to study for more qualifications later, depending on his family circumstances.

Robert doesn't have to pay tuition fees and he receives a maintenance bursary to help with general living costs. As his wife's income is below £20,643 he will be eligible for £89.07 a week towards his living costs.

He also qualifies for travel and study allowances to meet the cost of bus fares to the college and to buy a professional camera for his course.

And, if he finds it really hard to manage financially, he can ask the college for financial help from its Discretionary Fund to stay on his course.

Higher Education

Full-time students in Higher Education

Fees

Most full-time students do not have to pay for the cost of their course. The Student Awards Agency for Scotland (SAAS) will pay the tuition fees for eligible students studying at publicly funded 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 main source of help with living costs is through a student loan which is based on your income. Your 'unearned' income (see below), and any income your parents, husband, wife, partner or civil partner receives, is assessed and this is used to work out how much you are entitled to. (A civil partner is someone who has entered into a formal arrangement (known as a 'civil partnership' with a same-sex partner so they have the same legal status as a married couple.) The maximum loan you can get is £4,625 if you are living away from home, and £3,665 if you are living at home. You may be able to get an extra loan of £605 if you are a young student and your family has an income of up to £21,760. To receive your loan instalments, you must provide a valid National Insurance number when you apply for your loan.

'Unearned' income is any other income other than that from current employment – it could be a pension, share dividends and so on.

Young Student Bursary

If you are under 25 you may qualify for a bursary (a grant assessed on your income which you do not have to pay back) of up to £2,640 a year instead of part of the student loan, so it reduces the amount of loan you need to take out. You may be able to get a bursary whether you live with your parents or live away from home during term time. The most you would be able to get is £2,640 a year if your family income is under £21,760 a year. The amount of bursary you would be able to get reduces the higher your family income is and you would not be able to get a bursary if your family income is £34,195 a year or more.

The following table shows examples of the support available for **2009-2010**.

	The most you could receive	If your family income is £25,000 or less	If your family income is £25,001 - £35,000	If your family income is £35,001 - £45,000	You will receive at least
If you live in halls of residence or in student lodgings	£5,230	£4,499	£3,388	£2,277	£915
If you live with your parents	£4,270	£3,539	£2,424	£1,317	£605

These figures combine the bursary and the student loan.

Scottish Government Health Directorate Bursary – for degrees in Allied Health Professions (AHPs)

If you choose to study a **degree** course in an AHP you will have different funding arrangements made up of a Scottish Government Health Directorate Bursary and a loan. If you think you may be one of these students you should contact SAAS for more details.

The following courses qualify as an Allied Health Profession.

- Dental Hygiene
- Dietetics
- Occupational Therapy
- Orthoptics
- Orthotics
- Physiotherapy
- Podiatry
- Prosthetics
- Radiography (diagnostic and therapeutic)
- Speech and Language Therapy/Speech and Language Pathology

Dentistry and Medicine

If you choose to study a degree course in Dentistry or Medicine you are entitled to the same student support package as most other students in years one to four of your course. In years five and above, you are entitled to the Health Bursary and a student loan.

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 Scottish Domiciled Healthcare Students can be found at www.learnirectscotland.com/help/funding

Monthly payments

Since the start of academic year 2007/2008, Scottish students studying undergraduate courses at Scottish institutions receive their loans, bursaries and grants every month. This applies to student loans, the Young Students' Bursary and all other grants except Disabled Students' Allowance, Care Leaver's Grant and Travel Expenses.

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

Studying outside Scotland

Tuition fees

In September 2006 universities and colleges in England, Wales and Northern Ireland introduced tuition fees. The table below shows the most you would have to pay for 2009-2010.

Where you study in the UK	2009-2010
Wales	£3,225
England	£3,225
Northern Ireland	£3,225

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 £3,225 a year to help you pay your tuition fees (this loan is not based on your income); and
- repay your loan only after you finish your course and start earning over £15,000 a year.

Living costs

If you are a Scottish student studying in England, Wales or Northern Ireland and you meet certain conditions you may be entitled to a student loan (which is based on your income). This means that the amount of loan you get will depend on your 'unearned' income and any income your parents, husband, wife, partner or civil partner receives.

Where you live	You would receive at least	You could receive up to the following amounts (if you live with your parents and your household income is less than £24,275)	You could receive up to the following amounts (if you do not live with your parents and your household income is less than £20,645)
London	£915	£5,710	£5,710
Elsewhere in the UK	£915	£4,625	£4,625

You may be able to get an extra loan of up to £605 if you are a young student and your family has an income below £21,760.

Students outside Scotland Bursary

Part of your loan may be replaced by a bursary based on your income (you would not have to pay this bursary back). You will get a bursary of up to £2,150 a year if your household income is £21,760 or less. You may be able to get a smaller bursary if your household income is between £21,760 and £34,195.

You are also eligible to apply for the opportunity bursaries offered by universities and colleges in England, Wales and Northern Ireland. For more information on these bursaries contact the university or college you have chosen to study at.

Students on Foreign Exchange Programmes

From academic year 2009-10, eligible Scottish university European Erasmus Exchange students and eligible students participating in other recognised credit bearing exchange programmes outside of Europe will receive full tuition fee support. You should contact your home university for more information. Further information on the Erasmus scheme is available from www.britishcouncil.org/erasmus

Studying 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 www.unesco.org/education/studyingabroad

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 Education Commission/The Fulbright Commission

62 Doughty Street

LONDON

WC1N 2LN

Phone: 0207 404 6994

Website: www.fulbright.co.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 or civil partner (it is based on your income). The most you could get is £2,640. If you get married or form a civil partnership after your course starts, you can claim the Adult Dependant's Grant for your husband, wife or civil partner from the date of your marriage or civil partnership. You cannot claim the Adult Dependant's Grant if your husband, wife or civil partner also receives student support.

Lone Parent's Grant

There are special arrangements if you are a student and have been widowed, divorced, separated or are single and you are bringing up children. If you have at least one dependent child, you can claim an extra grant of £1,305.

Additional Childcare Grant for Lone Parents

If you receive the Lone Parent's Grant you can get extra help of up to £1,215 a year to help pay your formal childcare costs. Formal childcare includes childminders, after-school clubs, day care and education. If your children are aged eight or under, the childcare provider must be registered with the local authority.

Childcare Fund Support

You can also apply to your university or college for help from the Higher Education Childcare Fund. The priority groups for this childcare support are lone parents and mature students. The university or college you are studying at will decide whether you are entitled to this support and, if they pay it to you, you must use it to pay for registered childcare. You should contact your university or college for more information.

Travel costs

You can apply for help with the cost of daily travel to your college or university. If you are living away from home, you may claim three return journeys home in each year of your course from where you live during term time, as well as travel to and from your college or university during term time. There is a limit to the amount you are entitled to and you must pay the first £159 of the total cost of travel for the year. SAAS will only cover the most economical fares available for the type of transport you use. For example, if the cheapest fares are offered under the Student Railcard or Bus Pass Schemes, you will get the amount of travel at the cheapest rate plus the cost of the Student Railcard or bus pass.

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 extra support from the Disabled Student Allowance (DSA).

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 word processor or a portable loop).

The most you can get is set when you make your 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 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. 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.

Vacation Grant for Care Leavers

You may be able to get a grant of up to £105 a week to help you pay your accommodation costs if you used to be in care. You may qualify for this grant if you were in care immediately before you started your course, or were in care when you finished school (at the legal age of leaving school).

For more information on the help that is available for disabled learners visit www.scotland.gov.uk/Topics/Education/Funding-Support-Grants/FFL



Higher Education

For more information on the support that is available for Higher Education contact the Student Awards Agency for Scotland on **0845 111 1711** or visit www.saas.gov.uk

Here are some examples of how the support might work.

Malcolm leaves home to study for a degree

Malcolm is 18 and lives on a Scottish island with his mother (who is widowed). When he won a place at Aberdeen University to take a BSc Honours in Environmental Science and Management his mother worried about how they would manage financially.

Thanks to the support available, Malcolm was able to take up his place.

As Malcolm is a dependent student and his mother earns less than £24,275 she will not have to contribute towards his support. The Student Awards Agency for Scotland (SAAS) pays his tuition fees in full and Malcolm gets a Young Student Bursary and a grant (which is based on his income) which he will not have to pay back. As his mother earns around £17,835 a year, he gets the maximum bursary of £2,640 and he is also entitled to an extra loan of £605 as he is from a family with a low income. Because he gets a bursary, this reduces the amount of student loan he has to take out. Malcolm receives a student loan of £1,985, which gives him a total living support package of £5,230.

Malcolm can also get help towards his travel costs over the year to meet the cost of three return flights from Stornoway to Inverness and three return train journeys between Aberdeen and Inverness. He can also claim for travel every day during the term which could be the cost of a bus pass less £159 (or £82 for any student studying for an Allied Health Profession or Postgraduate Students' Allowance Scheme course).

Malcolm also has a part-time job in a local bar and can earn up to £50 a week. These earnings do not affect his student support.





Claire is an independent student studying in Scotland

Claire is 28 years old and is a lone parent with two small children. She is considering going to college to do an HND in media studies and wants to know what funding she will get.

As Claire is 28 she will be classed as an independent Higher Education (HE) student, and she will be entitled to get the following:

- Her course fees paid in full
- A student loan based on her income – the most she will be able to get will be £4,625 a year (£89.07 a week)
- A Lone Parent's Grant of £1,305 a year
- A Lone Parent's Childcare Grant of £1,215 a year towards her formal childcare costs
- Help with her travel costs.

Claire must apply to the Student Awards Agency for Scotland (SAAS) for this support.



Ian is an independent student studying outside Scotland

Ian is single, 32 years old, and is considering studying for a Computing Science degree in Manchester.

As he intends to study outside Scotland for his degree he will be entitled to the following support:

- He can apply to SAAS for a loan to cover the costs of his fees (his course fees will be £3,225 a year). The loan is not based on his income. He will only have to pay the loan back after he has finished his course and starts earning over £15,000 a year.
- A bursary of £2,150 a year and a student loan of £2,475 a year, as long as his income is less than £21,760 a year.

He must apply to SAAS for his loan and bursary.

Ian can also apply to SAAS for help with the cost of travel to and from his university every day. As he will be living away from home, he may claim three return journeys each year of his course to and from his term-time accommodation, but there is a limit to the amount he can receive.

He can also apply for the new bursaries being offered by universities in England. Ian should contact the university he has chosen to study at for more information.

Funding for postgraduate courses

Postgraduate Students' Allowances Scheme (PSAS)

If you are planning to study on a full-time postgraduate course you may be able to get help from the Postgraduate Students' Allowances Scheme (PSAS), which is run by the Student Awards Agency for Scotland (SAAS). If you qualify for help from this scheme you can apply to SAAS for an award made up of an amount to pay for your tuition fees and a maintenance grant based on your income. The courses that qualify are generally taught Postgraduate Diploma courses or the taught element of a Masters course. These last for nine months and are mainly in vocational subjects. There are a limited number of awards so not everyone who applies will receive help from this scheme.

Part-time Postgraduate Pilot Initiative

A pilot initiative which will provide financial support to a limited number of part-time postgraduate courses and students will run during academic years 2009-10 and 2010-11. Information on participating institutions and the courses which are to be supported through the pilot initiative are available from SAAS.

Part-time Grant for Postgraduate Study

For academic year 2009-10 eligible postgraduate students can apply for a part-time grant from ILA Scotland and get up to £500 towards the cost of the course. To get this funding you should be 16 or over and have a personal income of £22,000 a year or less and complete at least 40 SCQF credits per year.

Please note the inclusion of taught postgraduate courses is for one year and will be reviewed in light of economic conditions.

Professional Graduate Diploma in Education (PGDE) or Postgraduate Diploma in Community Education (PGDipCE)

If you take either of these courses you may be eligible for the same funding as an undergraduate unless:

- you have already taken a postgraduate course; or
- your first degree means you are qualified for a profession (for example, you are a qualified doctor, dentist, nurse, midwife, minister or priest).

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

If you are studying a PGCE 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 2009-2010.

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, although many students at this level get a Professional Career Development loan or other loans from banks, ask a company or organisation to sponsor them, receive help from educational trusts or study 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 43), as long as you are not receiving support from a Research Council or the Scottish Social Services Council, who can provide similar support to a 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 www.learnirectscotland.com/Help/Funding

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 over 16 and have a personal income of £22,000 a year or less you may qualify for a learner account from ILA Scotland. This means you could get up to £200 a year towards the cost of some courses. Call ILA Scotland free on **0808 100 1090** or visit www.ilascotland.org.uk for more information on what courses are available and the amount of funding you could get.

Living costs

You cannot get a maintenance bursary or an Education Maintenance Allowance if you are a part-time student in further education. However, 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 Jobseeker's Allowance, 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 Income Support. 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.

Here's an example of the sort of help that may be available.

Helen has a child and is studying to improve her skills before returning to work

Helen is 30, married and wants to go back to work when her son David goes to school next year. Until then, she wants to brush up on her office skills to have a better chance of getting a job.

Her local college has just the course she's looking for, a part-time course in office and computing skills, for 15 hours a week. As a mature student she doesn't need formal qualifications to apply for the course, and she can put forward her experience and skills at an interview to help her get a place on the course.

As she is taking a part-time course and her husband earns £20,000 a year and no one in her household receives any qualifying benefit, she will have to pay her own tuition fees. However, she can apply for a £200 learner account from ILA Scotland to help pay her tuition fees.

Helen speaks to the bursary officer at her local college to ask what funding she might be eligible for. The bursary officer tells Helen she may be able to get help towards her travel and study costs, and explains that their college has chosen to provide students with travel tickets.

She also applies to the college for help from the College Childcare Fund, which the college uses to provide a childminder on the campus for their students' children.



Part-time Higher Education

Fees

Eligible learners can apply for an Individual Learning Account from ILA Scotland and get up to £500, every year, towards the cost of the course. To get this funding you should be 16 or over and have a personal income of £22,000 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 7-11* and complete at least 40 SCQF credits per year.

Speak to your college or university or call ILA Scotland free on **0808 100 1090** to find out if your course qualifies.

Even if you are studying a part-time Higher Education course that is less than 40 SCQF credits you may still be able to get up to £200 towards the cost of the course.

Call ILA Scotland free on **0808 100 1090** or visit www.ilascotland.org.uk to find out more.

Fee waiver

A 'fee waiver' scheme can provide help with fees if you are unemployed or on a low income and are studying on a Higher Education course. Contact your college, university or the Open University for more information and to find out if you are eligible.

Living costs

Your college or university may be able to give you extra support from their 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.

*SCQF level 11 has been included for the part-time fee grant for academic year 2009-10 and will be subject to review.

Help for disabled students

If you are disabled and are studying by distance learning or studying part-time and you are studying at 40 SCQF credits or more at HNC, HND, degree (or equivalent), you may also be eligible for the Disabled Student's Allowance (DSA) (see page 28), which is not based on your income.

Part-time package for students on a Higher Education, PDA or CPD course

	If you are studying less than 40 SCQF credits	If you are studying 40 SCQF credits or more
If you are on certain benefits	You will have your fees paid in full	
If you are earning £22,000 or less a year	ILA Scotland could pay £200 towards your fees	ILA Scotland could pay £500 towards your fees
	Discretionary funds – for study, travel and childcare costs	



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

Here are some examples of how the support might work.

Angus applies for an Open University degree

Angus is 25 and shares a rented flat. He is disabled and wants to study part-time for an undergraduate degree with the Open University.

Angus is eligible for a grant of up to £500, each year from ILA Scotland, to help him pay his course fees as he is earning less than £22,000 a year and is studying a part-time Higher Education course which is more than 40 SCQF credits a year.

He is also entitled to a Disabled Student's Allowance. This will help him pay for specialist equipment, personal help or other course-related costs. Angus was worried about taking the course as he could not afford to buy a computer – his Disabled Student's Allowance means he can now buy one.

Angus is also still entitled to disability benefits and other benefits, from the Department for Work and Pensions (DWP). His course does not affect these benefits. The DWP will also ignore his student funding when they work out his entitlement to benefits.





Emma is considering studying an HND in Computing

Emma is 30, a lone parent and has two small children. She is thinking about going to college to do an HND in computer studies and wants to know what her funding options are if she gets a job and studies part-time for her diploma.

If Emma decides to study **part-time**:

- she will be entitled to a grant of up to £500 to help her pay for her tuition fees if she earns less than £22,000 and she studies more than 40 SCQF credits per year, if she studies less than 40 credits she can get up to £200 per year;
- her fees will be paid in full if she receives certain benefits or is on a low income; and
- the college or university she decides to study at will set her tuition fees, depending on the course she studies.

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.

Modern Apprenticeships

Modern Apprenticeships offer people aged 16 and over paid employment while training for jobs at craft, technician and management level. All apprentices in Scotland are employed for the duration of their training.

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 level 2 or above and all 5 core skills – IT, Problem Solving, Numeracy, Communication and Working with Others.

The current focus for public funding for Modern Apprenticeships is to support young people entering the workforce from school. Targeted support is available for adults to reflect and support the Scottish Government's economic policy.

Skillseekers

If you are aged 16 to 19 you may be able to get financial support for vocational training through Skillseekers. Skillseekers is similar to Modern Apprenticeships – you train while you study for a qualification, usually at S/NVQ level 2. The Skillseekers programme is being phased out and replaced by Modern Apprenticeships at SVQ level 2 as level 2 Modern Apprenticeship frameworks become available.

Most people who train through Skillseekers are employed and receive a wage from their employer. Other Skillseekers receive an allowance when they start their training for either the whole of their training or until they get a job.



Get Ready for Work

Get Ready for Work is open to 16 to 19 year-olds. Get Ready for Work supports young people to move into a job, further training or college, by helping them focus on what they want to do. They can also learn new skills and get the confidence they need to move on to further training, learning or into work.

Any young person who wants to take part should contact Careers Scotland on **08458 502 502** for more information. An adviser will discuss their goals and offer information on local training opportunities. The adviser will also make sure Get Ready for Work is the right programme for the trainee.

Anyone who takes part on a full-time basis gets paid a training allowance.

Training for Work

If you are over 18 and have either been unemployed for longer than three months or face some form of disadvantage in the labour market (for example, if you have a disability or are a single parent), you may be referred to a Training for Work programme. Training for Work is voluntary and offers a broad range of flexible, vocational training opportunities in a wide range of sectors from construction and heavy goods vehicle licensing to hairdressing and childcare. Training is usually short in duration, but it can vary from just a few days to six months, depending on the subject. Training opportunities are linked to the local labour market and to local employers needs to ensure that the opportunity for employment exists at the end of the training.

If you take part you may receive an extra £10 allowance on top of your benefit payment. Training is free and you may also receive help towards your travel costs.

Your Jobcentre Plus adviser can give you more details about Training for Work.

New Deal

If you are unemployed and aged 18 to 24, Jobcentre Plus offers the New Deal for Young People to help you into work. New Deal can support you in a job placement with training, or in full-time education or training which leads to a skill you can use in work. Support can include paying course fees and helping you pay for books, equipment and travel. There are other New Deal initiatives for people aged 25 and over, people over 50, single parents and people with disabilities. These programmes can help you with paying for things like childcare and disability aids. To find out more about New Deal, contact your local Jobcentre Plus office or visit the Jobcentre Plus website at the address below.

(Note: New Deal for Young People and New Deal 25 Plus are being phased out over the next two years, to be replaced by a new Jobseekers programme and Flexible New Deal. However, similar support will be available to support customers into work).

More information on learning while you work

Contact your local Jobcentre Plus or visit www.jobcentrepplus.org.uk

Alternatively you can find out information at

www.modernapprenticeships.org.uk or

www.skillsdevelopmentscotland.co.uk

ILA Scotland

ILA Scotland is a scheme that can help pay for a wide range of courses offered by approved learning providers including many private and community-based providers, colleges and universities.

If you live in Scotland, are 16 or over and have a personal income of £22,000 a year or less, or are on benefits, then you could get up to £200 a year towards the cost of a course. If you decide to study a part-time Higher Education course then you could get up to £500 a year (see page 42).

For information on ILA Scotland visit www.ilascotland.org.uk or call the ILA Scotland helpline free on **0808 100 1090** for advice about what courses are available.

Professional Career Development Loans (PCDLs) (previously known as Career Development Loans (CDLs))

PCDLs are bank loans to help 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 you carry out your training.

From September 2009 a number of changes will apply to PCDLs to make them more flexible. The maximum loan will increase to £10,000 and the level of loan finance will rise to 100% of course fees for those who are unemployed. For all other applicants the maximum is 80%.

You can now borrow between £300 and £10,000 to help you pay for any course that will help you in your career. In general, you can't use a PCDL to pay for anything that is being funded by another source. So, if you receive a grant or student loan, you are not eligible to apply for a PCDL. To find out more about PCDLs call free on **0800 585 505**.

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](#) has 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.

Adult literacy and numeracy – help with reading writing and numbers

If you or someone you know needs help with reading, writing and numbers, call The Big Plus free on **0808 100 1080**. Tutor support is free and there are venues across the country in every community. You can also find out more at www.thebigplus.com

Partnership Action for Continuing Employment

If you have been made redundant, you can get support through the Partnership Action for Continuing Employment (PACE). PACE is a Scottish partnership initiative which provides support to employers and employees when an organisation is facing redundancy issues.

The initiative was established by the Scottish Government and is delivered by Skills Development Scotland and Jobcentre Plus with other national and local partners, offers a service to help individuals and businesses to minimise the time people affected by redundancy are out of work.

The support available is tailored to meet individual needs and may include: Jobcentre Plus services; one to one counselling; comprehensive information packs; access to high-quality training; seminars on skills such as CV writing and starting up a business; and access to IT facilities.

To find out more call free on **0808 100 1855** or visit www.skillsdevelopmentscotland.co.uk/redundancy.aspx

Other Jobcentre Plus support

If you are newly unemployed or have been unemployed for over six months, Jobcentre Plus has a range of support options that you may be eligible for. Please consult with your Jobcentre Plus adviser at your next appointment to discuss the options available to you.

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.

Most trusts say that you must be Scottish to apply, or be planning to study at a college or university in Scotland. SAAS will search the register for you if you fill in and send them an enquiry form. After they have searched the register for you, they will send you the names and addresses of any trusts you may be able to apply to for help. You should then apply direct to the trusts.

You may also want to visit the website at www.scholarship-search.org.uk to look at the database of undergraduate and 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.

For more details on scholarships go to www.scholarship-search.org.uk

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 will apply from 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 2009-10.

The MOD is currently finalising guidance for those wishing to take advantage of the programme. 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.

Graduate Endowment

The Scottish Parliament decided on 28 February 2008 to no longer charge the Graduate Endowment and the Graduate Endowment (Abolition) Act 2008 came into effect on 1 April 2008. Under the Act, students who graduated on or after 1 April 2007 will no longer be liable for the fee. However, certain groups of students who graduated on 1 April 2005, 2006 and 2007 who were liable for the fee will remain liable.



More information on the
Graduate Endowment

Contact SAAS on 0845 111 1711 or
visit www.saas.gov.uk for more advice.

Benefits

Although most full-time students are not entitled to social security benefits, certain students (including young people without support from their parents, single 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 certain income-related benefits you may still be 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.

Tax Credits

If you are a student with dependent children you are entitled to claim Child Tax Credit from HM Revenue & Customs (HMRC). You may be entitled to extra amounts if you have a disabled child. If you receive the highest amount of Child Tax Credit you are entitled to free school meals for your children (but not if you or your partner receives Working Tax Credit). Contact your local education authority for more details on how to apply for free school meals.

If you are disabled or you have children and work 16 hours or more a week, you could also be eligible for Working Tax Credit, which provides extra money for people in work on a low income. If you are over 25, work at least 30 hours a week and are on a low income you may also be entitled to Working Tax Credit.

How much help you get depends on your circumstances. To find out more, visit www.hmrc.gov.uk or call the Tax Credit Information Line on **0845 300 3900**. For more information about how tax affects students, visit www.hmrc.gov.uk/students. You can also drop into your local HMRC Enquiry Centre (listed under Inland Revenue or HMRC in the local phone book).

Benefits for living costs

If you are a young person who is a full-time student in Further Education and have no support from your parents in certain circumstances, or if you are a lone parent, you may be eligible for Income Support. If you get disability living allowance, you may be eligible for income-related employment and support allowance. In Higher Education, these benefits will often not be paid during the academic year because of the student loan or grants, but you should receive them over the summer between academic years of the course.

If you have a child but are not eligible for income support, you may be able to claim Jobseeker's allowance in the summer vacation between academic years of the course.

Housing Benefit

This helps you with the cost of your rent if you are on a low income. You are usually eligible to claim if you are a full-time student in Further Education and under 19 years old (sometimes you can claim up to the age of 20). If you're a full-time student in Further Education but you are not under 19 years old, or a full-time student in Higher Education, you may be able to get this support if you are disabled or have children. Your local council will be able to give you more advice and provide you with application forms.

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 Second Adult Rebate (a discount) or you may be entitled to Council Tax Benefit.

Health Benefits

If you're studying full-time and are under 19 you may qualify for a range of free medical benefits, including free NHS prescriptions, dental treatment and glasses (if you need them). Otherwise, you may qualify for medical benefits if you're on a low income or another qualifying benefit.

For more information call **0845 850 1166** or visit

www.ppa.org.uk/ppa/low_income.htm



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.scottishhandbooks.cpag.org.uk

for Child Poverty Action Group in Scotland's 'Benefits for Students in Scotland Handbook'. You can also visit

www.jobcentreplus.org.uk



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 new skills body, which brings together a number of partner organisations including:

- **Careers Scotland** – for careers guidance
call free on **0845 8 502 502**
or visit www.careers-scotland.org.uk
- **learndirect scotland** – call free for learning
and funding advice on **0808 100 9000** or
visit www.learndirectscotland.com
- **ILA Scotland** – to find out about getting up to £500
towards part-time Higher Education courses or £200
towards a wide range of courses call free on
0808 100 1090 or visit www.ilascotland.org.uk
- For Training for Work, Getting Ready for Work, Modern
Apprenticeships and Skillseekers visit
www.skillsdevelopmentscotland.co.uk



Student Awards Agency for Scotland (SAAS)

You can get application forms and a guide to applying for financial support on the SAAS website. You can also contact SAAS if you have any questions about your eligibility or about fees, bursaries and so on.

Student Awards Agency for Scotland

Gyleview House

3 Redheughs Rigg

Edinburgh EH12 9HH

Phone: **0845 111 1711**

E-mail: saas.geu@scotland.gsi.gov.uk

Website: www.saas.gov.uk



Your local college

For more information on student support for Further Education courses please contact your local college. Contact [learndirect scotland](http://learndirect.scotland) for a list of bursary officers. Or, you can contact the Scottish Funding Council as follows:

Phone: **0131 313 6500**

E-mail: info@sfc.ac.uk

Website: www.sfc.ac.uk



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. We 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: **0845 300 3900**

Website: www.hmrc.gov.uk



Skill Scotland – National Bureau for Students with Disabilities

Skill Scotland gives free information and advice to disabled people (and people who work with disabled people) about opportunities for people over 16 years old (including Further and Higher Education, employment, work-based learning and volunteering).

You can contact them from Monday to Thursday, between 1.30 and 4.30pm.

Phone or text: **0800 328 5050**

(you will not have to pay for the call or text).

E-mail: admin@skillscotland.org.uk

Website: www.skill.org.uk



Child Poverty Action Group (CPAG)

CPAG's online information service provides specific information on benefits for students in Scotland. You can download a copy of '**Benefits for Students in Scotland Handbook**' free from their website at www.scottishhandbooks.cpag.org.uk

You can also get more information about CPAG in Scotland's students and benefits project at www.cpag.org.uk/scotland/studentbenefitsproject



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To order further copies of this booklet or to request the booklet in an alternative format email orders@ppd-pinpoint.co.uk

The information in this booklet was correct when going to press – July 09.