

BORDERS COLLEGE

**Scottish Further Education Bursaries And
Education Maintenance Allowances**

**A Guide To Funding For Learners
Session 2011/2012**

For further information contact:

**Student Advice Centre
Scottish Borders Campus
Nether Road
Galashiels
TD1 3HF**

**Direct Line (01896) 662505/662504
e-mail studentfunding@borderscollege.ac.uk**

**Please contact the Student Advice Centre if you
require this document in enlarged print or audio
format**

Contents

INTRODUCTION	2
WHAT FUNDING IS AVAILABLE?	3
WHO CAN APPLY FOR A BURSARY?	3
WHICH COURSES ARE ELIGIBLE FOR BURSARY?	3
FOR HOW LONG WILL BURSARY SUPPORT BE AVAILABLE?	3
ARE ALL BURSARIES THE SAME?	3
WHAT IF I HAVE STUDIED BEFORE?	4
WHAT WILL THE BURSARY CONSIST OF?	4
WHEN SHOULD I APPLY FOR A BURSARY?	4
WHAT KIND OF INFORMATION WILL I BE ASKED TO PROVIDE?	4
HOW WILL THE INFORMATION BE PROCESSED?	4
HOW WILL I BE ASSESSED?	5
HOW MUCH WILL I RECEIVE?	5
STUDENTS IN RECEIPT OF DEPARTMENT FOR WORK AND PENSIONS BENEFITS	5
HOW WILL THE CONTRIBUTION BE ASSESSED?	6
HOW WILL I BE PAID?	8
WHAT ARE MY RESPONSIBILITIES?	8
LATE FUNDING OR COURSE BURSARY APPLICATIONS	8
CAN I APPEAL?	9
HOW CAN I FIND OUT MORE?	9
EDUCATION MAINTENANCE ALLOWANCE	10

INTRODUCTION

All Scottish Further Education Colleges subscribe to national Bursary and Education Maintenance Allowance policies. These policies set out the conditions on which bursaries and Education Maintenance Allowances may be awarded and sets the rates for the calculation of each award. Colleges may also determine local policy and local arrangements within the framework set out in the national policy.

The overall aim of student support is to promote a student support scheme that fairly and equitably recognises the needs of individuals, and effectively targets direct support to those most in need when they most need it. From this comes a series of aims for the bursary and Education Maintenance Allowance systems:

- to target support to students with the greatest financial need;
- to target support to students with the greatest access restrictions;
- to provide a system which is fairly and consistently applied throughout Scotland;
- to provide a system which is, where appropriate, consistent with support for HE students in Scotland

In particular, Borders College seeks to promote the overall purpose of further education, which encompasses the principles of lifelong learning to promote employability, social inclusion and individuals' personal development.

This booklet aims to provide guidance and information for those considering applying for funding. It is not an exhaustive statement that can cover the full range of personal circumstances. Full details are contained in the College Policy, which is available from the Student Funding Office.

It is very important that you complete your application form immediately as bursary funding is limited and applications will be dealt with on a "FIRST COME, FIRST SERVED" basis.

Please note that the deadline for applications is:

- 30 June 2011 for courses starting in August 2011
- 31 March 2012 for courses starting January 2012

Students who are offered places between 30 June and 7 October 2011 should complete and return the application form within 2 weeks of receiving the application pack.

1. WHAT FUNDING IS AVAILABLE?

A bursary is a discretionary grant made by a College to help maintain a person in education who is beyond the age of 18 at the start of the course. An Education Maintenance Allowance is a discretionary grant made by the college to maintain a person in education who is beyond the compulsory school leaving date and is under the age of 18 at the start date of their course. (If you fall into the Education Maintenance Allowance category please go to page 10)

2. WHO CAN APPLY FOR A BURSARY?

Anyone who satisfies the residential requirements set out in the Further Education Bursaries (Scotland) (No.3) Direction 2005 may be eligible. In most cases, if you have been ordinarily resident in the British Islands throughout the three years prior to the start of your course, and are normally resident in Scotland on the official start date of your course, you are likely to be eligible.

3. WHICH COURSES ARE ELIGIBLE FOR BURSARY?

Bursary support may be available for a full-time course or programme of study, which leads to an approved recognised qualification up to, but not including Higher National Certificate. Usually such courses are validated or examined by an external qualifying body, such as SQA, BTEC or City and Guilds. In special circumstances other programmes of study may be supported.

4. FOR HOW LONG WILL BURSARY SUPPORT BE AVAILABLE?

It is expected that a recognised qualification will normally be completed within a one year course or programme. In certain exceptional circumstances, the College Board of Management may approve courses for a maximum of three years of study. Short full-time introductory courses of less than 18 weeks duration may also be supported.

5. ARE ALL BURSARIES THE SAME?

There are three levels of further education bursary which are applied according to your age and circumstances.

- **Students under 18** - Students under 18 may be considered for an away from parental home element payable from bursaries, subject to the certain criteria. This allowance takes account of and is offered in addition to any EMA allowance.
- **Parentally Supported Students** - awarded to students who are aged 18 or over but under 25 on the start date of their course.
- **Self-Supporting Students** - awarded to students who have reached the age of 25 on the start date of their course. A student who has not yet reached the age of 25 should be defined as self-supporting only if they satisfy the criteria detailed in section 14.3.

You may be eligible for help with travel costs, during term time, between your place of residence and the College. This will normally be supplied in the form of a zonal travel ticket where there is an available bus route. If there is no available bus route a mileage allowance may be granted. However, if you feel there are special circumstances, which prevent you from being able to travel by bus, we may consider alternative arrangements. An example of such circumstances would be an illness or disability, or if you have children to take to nursery etc. What you say will be treated in confidence. For students who reside in rural locations which are served by a public bus route, you may be eligible for a mileage allowance to help you with travel costs to the nearest appropriate bus stop. However, students will be responsible for the cost of the first 3 miles of their journey. If you are under 18 years of age on 29 August 2011 you will be eligible for help with travel costs, irrespective of parental income, however, **you must complete an EMA application form to apply for this help.**

6. WHAT IF I HAVE STUDIED BEFORE?

You may be eligible to apply for a bursary even if you have previously received support in the form of a bursary or a Student Awards Agency for Scotland award. To discuss individual circumstances please contact the Student Funding Department.

7. WHAT WILL THE BURSARY CONSIST OF?

According to the needs of the individual the bursary may include sums to cover the costs of:

- maintenance allowance, taking account of a dependant adult, if applicable
- study expense allowance for essential materials, clothing and equipment - this may be provided in kind by the College
- travel expense allowance in the form of a zonal bus pass or mileage allowance, where appropriate.
- additional support needs for learning allowance

Maintenance allowances are intended to go towards board and lodging, clothing, laundry and living expenses for the course of the academic year (including short vacations). Maintenance allowances are not intended to provide support during the summer vacation.

8. WHEN SHOULD I APPLY FOR A BURSARY?

When you have been offered a place on a College course or programme your Bursary application form will automatically be issued. The first application forms are issued in early May. Applications will be processed in order of receipt. The closing date for applications for funding for courses starting in August 2011 is 30 June 2011, see section 17 for late applications.

9. WHAT KIND OF INFORMATION WILL I BE ASKED TO PROVIDE?

When you complete an application form you will be asked to provide information on the following: -

- Personal details - name, age, address etc.
- Details on the course/programme you wish to study
- Details of your bank account
- Details of previous financial support for education
- Details of your income/parent's income/spouse income
- Details of your travel requirements
- Details of Department for Work and Pensions benefits
- Any other appropriate documentary evidence to support your application

Please note that following receipt of above information further documentary evidence may be required as part of the application process.

10. HOW WILL THE INFORMATION BE PROCESSED?

All information supplied will be treated confidentially and when processed, it will be stored under the terms of the 1998 Data Protection Act, on a computer system at the College for the purposes of assessment and payment of funding. The information given might be used in the prevention and detection of fraud, and may be passed on to the Scottish Funding Council and other Colleges for audit and monitoring purposes. The information may also be passed on to the providers of transport in order to obtain travel tickets.

11. HOW WILL I BE ASSESSED?

You will be asked to complete a standard application form and to provide full details of your personal and domestic circumstances. Students who are aged 18 or over but under 25 on the start date of their course and live in the parental home will be awarded an *at parental home* maintenance allowance, while students who are aged 18 or over but under 25 on the start date of their course and live independently, and who satisfy criteria set by the Funding Council, will normally be eligible for an *away from parental home* maintenance allowance. In addition, allowances may also be paid for dependant adults, according to predetermined criteria. Your assessment will also take account of any financial contribution which you, your parents or spouse could reasonably be expected to make towards your expenses. Assessment of this contribution is made against the gross aggregated income of parents, spouse and the applicant, as appropriate. Within this document, a parent is defined as an adult on whom the student is 'in practice' dependent. It, therefore, includes step-parents, guardians and partners of parents. If you are estranged from your parent you may, at the college's discretion, be exempt from providing their income details. However, the college must be satisfied that your relationship with your parents has broken down and that you cannot be supported by them. Evidence from a reputable source, such as a social worker, is required.

The College will provide full details of all allowances for which you may be eligible and of the calculation of any relevant contribution. Student Funding staff will be available to provide full guidance and advice on your personal circumstances and the levels of support available to you. You can contact them in the Student Advice Centre.

12. HOW MUCH WILL I RECEIVE?

The national bursary policy provides an agreed basic rate for each category of bursary. The actual amount paid to you depends on your personal circumstances. The basic allowance is shown as a WEEKLY rate for guidance only. Bursaries are normally paid on a four weekly basis.

	At Home Allowance £	Away from Home Allowance £
Students Under 18 - EMA (away from parental home)	N/A	35.40
Parentally Supported Students (18 - 24)	70.48	89.07
Self-Supporting Students	N/A	89.07

Payment may also be made in respect of a dependant adult at a weekly rate of £50.77

There may also be additional allowances in respect of study expenses, travel expenses, and allowances for disabled students who, by virtue of their disability, are obliged to incur additional personal expenditure arising from their attendance at college. Details of these can be obtained from the Student Funding Office.

13. STUDENTS IN RECEIPT OF DEPARTMENT FOR WORK AND PENSIONS BENEFITS

Students who are eligible to claim Department for Work and Pensions benefits and are NOT required to register as being available for work while attending a full-time course, will not qualify for a maintenance allowance, but may be considered for an allowance towards the cost of books/special clothing and a travel ticket. Entitlement to Income Support will be retained and eligibility for Housing Benefit, free school meals, footwear and clothing grants etc. will be safeguarded. This arrangement will mainly concern students who are lone parents or in receipt of certain sickness or disability allowances. However, certain disability benefits are disregarded when calculating a bursary award.

14. HOW WILL THE CONTRIBUTION BE ASSESSED?

The calculations shown in paragraphs 14.1 - 14.4 are based on the 2011/2012 bursary policy.

14.1 The Students Contribution

The first £20.00 of any weekly unearned income is ignored. Any unearned income above this amount will be taken into account when your bursary is being calculated and will reduce the award on a pound for pound basis. Earned income and income from other educational grants are not taken into account.

14.2 The Parental Contribution

A parental contribution is assessed on the gross aggregated income of your parents/ guardians. For the purposes of the assessment of your bursary award, the gross income used is that of the preceding tax year. For example, for the calculation of an award for the 2011/2012 session, the gross income used is that of the tax year 6 April 2010 to 5 April 2011. If there is any change in your circumstances you should inform the College immediately. In special circumstances such as the death or retirement of a parent, applications for reassessment may be made immediately.

a) Students Under 18 (EMA - away from parental home)

If the gross parental income is £20,351 there will be a contribution of £45. The contribution will increase at the rate of £1 in every £9 balance of income thereafter.

Gross Income £	Parental Contribution £
Less than 20,351	NIL
20,351	45.00
21,926	175.00
24,806	495.00
26,876	725.00

After the contribution has been assessed, it will be reduced by £152 for each child dependent (excluding the student being assessed) on the assessable parent and their partner.

The parental contribution will be reduced further if the assessable parent and/or the assessable parent's partner have other parentally supported students who are dependent on them.

b) Parentally Supported Students – Aged 18 - 24

If the gross parental income is £24,275 there will be a contribution of £45. The contribution will increase at the rate of £1 in every £9 above £24,275 up to a threshold of £49,685 and at the rate of £1 in every £6.50 thereafter.

Gross Income £	Parental Contribution £
Less than 24,275	NIL
24,275	45.00
32,150	875.00
42,140	1,985.00
50,977	2,966.89
52,000	3,124.27

After the contribution has been assessed, it will be reduced by £152 for each child dependent (excluding the student being assessed) on the assessable parent and their partner.

The parental contribution will be reduced further if the assessable parent and/or the assessable parent's partner have other parentally supported students who are dependent on them.

14.3 Self-supporting students: A student who is aged 25 or over on the start date of their course. This is the date the course starts rather than the date the student starts the course. A student who has not yet reached the age of 25 should be defined as self-supporting if one or more of the following applies on the start date of the course.

- they are married. Definition for bursary purposes: The student is legally married, is in a legally recognised civil partnership or is living with a partner in an established relationship at the start date of the course. The onus is on the student to prove they are in an established relationship. This does not include situations where the student was married but that marriage broke down prior to the start date of the course; or
- they have no living parents; or
- they are caring for a child dependent on them; or
- they have supported themselves for periods totalling no less than three years. This includes periods where the individual was either:
 - (i) in employment and earning equal to or more than current income support levels; or
 - (ii) supported by a partner with earnings equal to or more than current income support levels; or
 - (iii) on a training programme operated by or on behalf of the Employment Service, Scottish Government, Scottish Enterprise or Highlands and Islands Enterprise; or
 - (iv) in receipt of unemployment benefit/jobseeker's allowance and/or can provide confirmation that they were available or registered for employment or actively seeking employment; or
 - (v) in receipt of employment and support allowance, sickness benefit, invalidity pension, incapacity benefit, maternity allowance, severe disablement allowance, statutory sick pay or statutory maternity pay; or
 - (vi) in receipt of income support or New Deal payments; or
 - (vii) caring for a person (adult or child) dependent on them. The student should provide evidence that they have been the primary carer for an adult.

The onus is on the student to provide documentary evidence to prove they have self-supporting status. If there is not sufficient evidence to prove this, then the college will consider that student under one of the other categories of support.

14.4 The Partner Contribution

For bursary purposes, your partner is defined as someone to whom you are legally married, you are in a legally recognised civil partnership with or you are living with in an established relationship at the start date of the course.

This contribution scale applies to self-supporting students who are 'married'. For the purposes of the assessment of your bursary award the gross income used is that of the preceding tax year. For example, for the calculation of an award for the 2011/2012 session, the gross income used is that of the tax year 6 April 2010 to 5 April 2011.

If the income identified is £20,643 there will be a contribution of £45. The contribution will increase at the rate of £1 in every £9 above £20,120 up to a threshold of £54,977 and at the rate of £1 in every £6.50 thereafter.

Gross Income £	Contribution £
Less than 20,643	NIL
20,643	45.00
28,338	855.00
35,943	1,700.00
50,977	3,370.44
52,000	3,843.53

After the contribution has been assessed, it will be reduced by £152 for each child dependent (excluding the student being assessed) on the partner.

The partner's contribution will be reduced further if the partner has other parentally supported students who are dependent on them.

15. HOW WILL I BE PAID?

Payments are made by bank credit transfer 4 weekly, commencing 9th September 2011.

16. WHAT ARE MY RESPONSIBILITIES?

All bursaries are subject to the satisfactory conduct, progress and attendance of the holder during the course for which the bursary was awarded. In cases where conduct **and/or** progress **and/or** attendance is, in the opinion of the College, unsatisfactory in any given period without satisfactory explanation, the College will require a refund of any sums already paid, cancel any future payments and cancel the award altogether.

Unsatisfactory Attendance

Attendance is monitored on a 4 weekly basis. Satisfactory attendance is actual attendance of 90% or more. You must attend all timetabled classes throughout the period of your course, even if units/modules are completed earlier than expected. Self-certificates must be completed after every absence but these certificates will only be accepted for a maximum of 7 days before the Christmas break and 8 days after the Christmas break. A doctor's certificate is required for any subsequent absences. Please note that some doctors may charge a small fee when a medical certificate is requested. You are personally liable for this charge.

17. LATE FUNDING OR COURSE BURSARY APPLICATIONS

The closing date for application forms for an academic session commencing in August/September is 30 June 2011. The closing date for application forms for an academic session commencing in January is 31 March of that year. Students who are offered places between 30 June and 7 October 2011 should complete and return the application form within 2 weeks of receiving the application pack. Late applications will only be accepted subject to available funding. It should be noted, however, that Bursary funding received from the Scottish Funding Council is limited and will only support a FINITE number of Bursary awards. **Application for a Bursary award does not in itself guarantee payment of the award as funds are restricted.**

18. CAN I APPEAL?

Education Maintenance Allowances, Bursaries and awards from student support funds are assessed in accordance with national policies and rules. The Board of Management has established a procedure whereby appeals against the application of these policies may be made. In the first instance an appeal should be made to the Student Funding Manager and should set out in full the reasons for the appeal. Correspondence should be clearly marked 'appeal' and should be received within 4 weeks of the decision being notified to the student. The appeal will be investigated in full and a full response will be given, if possible, within 10 days of receipt of the letter of appeal. A further appeal may be made to the Appeals Panel if the response to the original appeal does not appear to take account of all the circumstances described therein. The Appeals Panel is the final adjudicator and an appeal to this MUST show that the initial appeal had not been considered against all the relevant circumstances.

19. HOW CAN I FIND OUT MORE?

The College offers a range of information, guidance and support services where specialist staff will deal with your enquiry. You can find out more by emailing studentfunding@borderscollege.ac.uk and making an appointment with the Student Funding Department. The Student Funding Department are located within the Student Advice Centre at the Scottish Borders Campus.

YOUR BURSARY NOTES

EDUCATION MAINTENANCE ALLOWANCE

20. WHAT IS AN EDUCATION MAINTENANCE ALLOWANCE?

An Education Maintenance Allowance (EMA) provides maintenance support to students from low-income households who study a full time non-advanced course at college. A study expense allowance and transport (living away from parental home allowances if applicable) will be paid from bursary funds as long as the student satisfies the residential requirements set out in the Further Education Bursaries (Scotland) (No.3) Direction 2005. Students who stay in England will be able to apply for an Education Maintenance Allowance but should contact their Local Education Authority for assistance with Study Expenses and Transport.

21. WHO CAN APPLY FOR AN EDUCATION MAINTENANCE ALLOWANCE?

EMAs are available to eligible 16-19 years olds attending college. Students whose 16th birthday falls between 1 October 1995 and 28 February 1996 will become eligible to apply in January 2012. If you reach your 20th birthday whilst receiving an EMA, payments will stop from the week after your 20th birthday. Students who live in mainland Scotland, however, would normally be offered bursary funding if they are over the age of 18 on the start date of their course.

22. WHICH COURSES ARE ELIGIBLE FOR EDUCATION MAINTENANCE ALLOWANCE SUPPORT?

The applicant must normally be on a recognised full time course of study.

23. HOW LONG WILL EDUCATION MAINTENANCE ALLOWANCE SUPPORT BE AVAILABLE?

Most people will be able to apply for an EMA for 3 years, as long as they are still progressing in Further Education and as long as their household income does not rise above the upper threshold. (Please see paragraph 26 on page 11.)

24. WHAT ARE MY RESPONSIBILITIES?

All EMA payments are subject to satisfactory conduct, progress and attendance of the holder during the course for which the allowance was awarded. The EMA is a weekly allowance 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. Self-certificates must be completed after every absence but these certificates will only be accepted for a maximum of 7 days before the Christmas break and 8 days after the Christmas break. A doctor's certificate is required for any subsequent absences. Please note that some doctors may charge a small fee when a medical certificate is requested. You are personally liable for this charge. Attendance is monitored on a weekly basis.

25. LATE APPLICATIONS

Application forms received and approved up to and including 30 September will be eligible for backpayment to the start of the course as long as attendance is satisfactory. Applications received after the 1 October will only be backdated to the date the application was received and as long as attendance is satisfactory. No application will be processed for academic year 2011/2012 after 31 March 2012.

26. HOW MUCH WILL I RECEIVE?

The EMA policy provides agreed rates and therefore the actual amount paid to you depends on your gross household income for the previous tax year. Where the household income is £20,351 or less the young person will be eligible, and will be awarded a weekly allowance of £30. Young people from households with more than one child in full-time education and where the household income is £22,403 or less will also be eligible for a weekly payment of £30 per week.

27. HOW WILL I BE PAID?

EMAs are paid directly into your bank account fortnightly in arrears.

28. WHAT KIND OF INFORMATION WILL I BE ASKED TO PROVIDE?

You will be asked to provide the same information as for bursaries. Please refer to section 9.

29. STUDENTS IN RECEIPT OF DEPARTMENT FOR WORK AND PENSIONS BENEFITS.

Students who are in receipt of certain benefits will be able to claim an EMA on top of their benefit. Parents will still be able to claim Child Benefit, Working and Child Tax Credit.

30. CAN I APPEAL?

The appeal procedure is the same as for bursaries. Please refer to section 18.

31. HOW CAN I FIND OUT MORE?

The College offers a range of information, guidance and support services where specialist staff will deal with your enquiry. You can find out more by emailing studentfunding@borderscollege.ac.uk and making an appointment with the Student Funding Department. The Student Funding Department are located within the Student Advice Centre at the Scottish Borders Campus.

YOUR EMA NOTES