

BORDERS



COLLEGE

# Funding Information

## 2017/18



This booklet provides general information about the assistance available to fund your studies at Borders College. It provides useful information and advice on various aspects of student funding available from the college. Please note that funding is not guaranteed and you should plan how you will meet all the costs of studying, including living expenses before you take up a place at college.

If you wish to discuss your circumstances and eligibility for funding in more detail, please contact the Student Advisors in the Advice Centre at the Scottish Borders Campus.

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All information within this document may be subject to change at any time in line with Scottish Funding Council policy guidelines.



Charity No. SC021180

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[www.borderscollege.ac.uk](http://www.borderscollege.ac.uk)

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# 1. OUTLINE OF AVAILABLE FUNDING

There are several funding options for students based on the type of course you are studying at college.

Below are useful tables which highlight funding support for eligible students on full-time and part-time further/higher education courses.

## FURTHER EDUCATION COURSES

(National Certificate, Advanced National Certificate, SQA, SVQ, BTEC, NPA or an Access Course).

	Fees	EMA	Bursary	Childcare	Discretionary
Full-time	✓	✓	✓	✓	✓
Part-time	✓	✓	✗	✓	✓

For full information on the above funding, please continue to the relevant sections of this booklet.

## HIGHER EDUCATION COURSES

(HNC, HND, ASSOCIATE DEGREE)

	Fees	SAAS Bursary	Student Loan	Supplementary Grants		Discretionary	Childcare
				Lone Parent Grant	Disabled Students Allowance		
Full-time	✓	✓	✓	✓	✓	✓	✓
Part-time	✓	✗	✗	✗	✓	✓	✓

For full information and to apply for any of these funds, please visit [www.saas.gov.uk](http://www.saas.gov.uk). If you require any assistance, please also visit the Student Advice Centre to meet with an adviser.

For further information on:

- The Discretionary Fund – Please see section 5.4
- The Childcare Fund – Please see section 5.3

Please note; Not all courses are eligible for funding. Contact the Student Advice Centre if you wish to discuss your options

## 2. WHO CAN APPLY FOR FUNDING?

If you are beyond your statutory school leaving date\*, and satisfy the residency requirements set out by the Scottish Funding Council you can apply for funding for a college course.

\*Students who are 16 on or before 30th September – can apply for funding from the start of their course. Students who are 16 between 1st October and 28th February 2018 – can still apply for funding, however any award they are eligible to receive will not start until 8th January 2018.

Generally you should meet the following criteria:

- Ordinarily resident in the UK for 3 years immediately before the start date of your course and,
- Ordinarily resident in Scotland on the first day of your course and,
- Be settled in the UK with no restrictions on remaining in the UK (eg, having British Citizenship or Leave to Remain or EU National)

If you do not satisfy the criteria, you may not be eligible for college funding. However as residency requirements are complex and individual to each student, please contact Student Advice Centre for assistance.

**If you are from Orkney or Shetland** – you must apply to your Local Education Authority for bursary funding, however students who are eligible for EMA (Education Maintenance Allowance) can apply to the college (please see section 5.1)

**If you are from England, Northern Ireland or Wales** – you will need to contact your Local Education Authority for funding advice and/or assistance.

## 3. CAN I APPLY IF I HAVE STUDIED BEFORE?

If you have previously received financial support for any further education full-time course(s) and you wish to study at the same level or a lower level course, your eligibility for bursary and/or EMA funding may be affected. Your eligibility for these funds may also be affected if you have studied at a higher level (HNC/HND/Degree courses) regardless of any funding you have received. You should however still submit an application for bursary/EMA funding and your circumstances will be fully considered.

The college has access to a national database which can be used to check for previous study. Please therefore ensure you disclose all previous courses on the relevant section of your application.

## 4. DO I HAVE TO PAY TUITION FEES?

Most Scottish and European Union full-time students will not have to pay tuition fees. For **full-time further education** courses, no application is required to apply for payment of tuition fees as your eligibility will be considered automatically at enrolment.

For **part-time further education** courses, tuition fees are payable in advance unless you have applied for and have been granted funding by another source or have applied and been awarded part-time fee waiver.

For **higher-education courses**, tuition fees are payable in advance unless you have applied for and been awarded funding by another source, such as SAAS. For further information regarding available funding please visit [www.saas.gov.uk](http://www.saas.gov.uk).

## 5. WHICH FUNDING MAY I BE ELIGIBLE FOR?

### 5.1 Education Maintenance Allowance

If you are under 18 years of age on the first day of your course, students on full-time and some part-time further education courses may be eligible for an Education Maintenance Allowance award (EMA).

Students who qualify for EMA will receive an allowance of £30.00 per week. This allowance is means-tested against the following household income:

Gross Income for the 2015/16 tax year	No. of dependent children in household	Award
£0-£24,421	1	£30.00
£0-£26,884	2+	£30.00

This allowance is paid fortnightly in arrears and **must** be paid into a student's own bank account. Payment is dependent on attendance, conduct & progress. It is only payable during term-time and not paid for college holidays.

## 5.2 Further Education Bursary

Students who are aged between the ages of 18-24 and studying a **full-time** further education course can apply to the college for a bursary. A bursary award is typically made up of three elements:

1. Bursary maintenance allowance,
2. Travel costs
3. Course kit costs.

**Part-time students are not eligible to receive a bursary maintenance allowance but may apply for help with course costs and transport.**

Bursary awards are means-tested against parent's/guardian's/partner's/student's income (where appropriate) and you may not be eligible for all elements of a bursary award. Bursary payments are dependent on attendance, conduct and progress and are paid fortnightly in arrears.

### 5.2.1 Bursary maintenance

#### Parentally Supported Students

If you are between the ages of 18-24 on the first day of your course your eligibility for an award will be assessed using your parent(s)/guardian(s) income. Examples of parent(s) income and the weekly maintenance amounts are as follows:

Parents' Gross Income (16/17 tax year)	LIVING IN PARENTAL HOME			LIVING AWAY FROM PARENTAL HOME*
	Weekly maintenance amount with no other dependent children	Weekly maintenance amount with one other dependent child	Weekly maintenance amount with one other dependent student	Weekly maintenance amount with no other dependent children
Less than £24,275	£77.01	£77.01	£77.01	£97.33
£30,000	£61.17	£64.70	£69.09	£81.49
£35,000	£48.25	£51.78	£62.63	£68.57
£40,000	£35.33	£38.86	£56.17	£55.65
£45,000	£22.41	£25.94	£49.71	£42.73
£50,000	£9.49	£13.02	£43.25	£29.81
£55,000	Nil	£0.10	£36.79	£16.89

\*To be eligible to receive these amounts, the parental home must be out with a reasonable travelling distance of your college campus or you must provide evidence to confirm you have an established permanent home of your own.

The above amounts have been calculated based on a 42 week maintenance award. Please note the above amounts are approximate and the actual amount you may be eligible to receive may differ depending upon individual circumstances. The amount may also be reduced due to your own income.

## Self-supporting students

If you are 25 years old or above you will be considered as a self-supporting student. If you are not yet 25 years old, you may qualify as a self-supporting student if you fulfil one of the following criteria:

- Are married or living in an established relationship for at least 6 months prior to your course start date.
- Have supported yourself from earnings or benefits for any 3 years prior to your course start date.
- Have no living parents
- Have a child who is dependent on you.
- Are a care leaver who is living independently

This list is not exhaustive, and you will be required to provide relevant supporting evidence.

If you are single, your eligibility will be assessed for a maximum award of £97.33 per week. Please note this amount may be reduced based on your own income.

If you live with a partner/spouse your eligibility for an award will be assessed using their income. Examples of partner/spouse income and the weekly maintenance amounts are as follows:

Partners' Gross Income (16/17 tax year)	Weekly maintenance amount with no other dependent children	Weekly maintenance amount with one other dependent child	Weekly maintenance amount with one other dependent student
Less than £20,643	£97.33	£97.33	£97.33
£30,000	£72.10	£75.64	£84.71
£35,000	£59.18	£62.72	£78.25
£40,000	£46.26	£49.80	£71.79
£45,000	£33.34	£36.88	£65.33
£50,000	£20.42	£23.96	£58.87
£55,000	£7.50	£11.04	£52.41

The above amounts have been calculated based on a 42 week maintenance award. Please note the above amounts are approximate and the actual amount you may be eligible to receive may differ depending upon individual circumstances. The amount may also be reduced due to your own income.



## Care Experienced Students

The type of funding you may be eligible to receive will depend upon your current circumstances. Please contact the Student Advice Centre where an advisor will be able to discuss your circumstances and give you advice to maximise the funding you may be entitled to.

## Student's Own Income

Income from your own earnings will not impact on any award we can make to you, however some income is included in an assessment, such as working tax credits.

### *Students currently in receipt of benefits*

If you are in receipt of benefits and are not required to be available for work, you may be able to study full-time and continue to receive benefits. You will not be eligible to receive any bursary maintenance but may be eligible for assistance towards travel and essential kit costs.

If you are in receipt of Universal Credit, you may be eligible to receive a bursary maintenance allowance of £28 per week. Students in receipt of other benefits will not be eligible to receive any bursary maintenance.

Part-time students currently in receipt of jobseeker's allowance may be entitled to continue to receive benefits while studying up to 16 hours per week. You may then be eligible to receive assistance towards travel and essential kit costs.

Please contact DWP directly for further information and advice.

## 5.2.2 Travel and Course Expenses

Students studying on full-time courses can apply to the bursary fund for assistance with travel and essential kit costs. Eligibility for travel and kit costs will be considered automatically as part of an assessment for bursary maintenance or EMA funding.

An award of travel costs can only be considered for students who live outwith a 3 mile radius of their college campus. This will normally be supplied in the form of a zonal travel ticket where there is an available bus route. 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 live in rural locations which are not 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.

The amount awarded is based on the cheapest form of travel and is also paid fortnightly in arrears.

Travel and kit costs are also subject to mean-testing against parent's/guardian's/partner's income however if you are **under 18 years old** at the start of your course, you can apply for travel and course kit costs without providing household income details.

### **5.2.3 Halls of Residence**

Students who live out with a reasonable travel distance of their college campus may be eligible for assistance towards college halls of residence costs up to £115.06 per week. This allowance is means-tested against parental income.

If you are awarded assistance towards halls of residence costs, you would not be eligible to receive the full bursary maintenance advised above. You will however be considered for a personal allowance of up to £38.69 per week, or EMA of £30.00 per week depending on your age/circumstances.

For further information regarding halls of residence, please click here: <http://www.borderscollege.ac.uk/future-students/accommodation/>

### **5.2.4 Dependant Allowance**

If you have care, financial or legal responsibility for an adult dependant, you can apply for a dependant allowance of up to £55.48. To be eligible to receive this allowance, you must provide evidence to confirm you have responsibility for an adult dependant, and the adult dependant's income must be lower than £55.48 per week.

## **5.3 Childcare Funding**

If you have children, you can apply for assistance towards registered childcare costs for the times you attend college. The fund is income assessed and is available for full-time and part-time Further Education students, and full-time Higher Education students.

## What is the fund for?

Costs for registered childcare provision. This includes costs for:

- Nursery care.
- Childminder/nanny/agency care.
- Breakfast clubs and after school care.

### **Please note your childcare provider must be registered with the Care Inspectorate.**

Awards will only be made for childcare provision for periods of timetabled classes or periods on mandatory work placement. The childcare fund does not cover:

- Payments for notice periods.
- Provision out with college term time.
- Duplicate funding i.e. where funding has been claimed from an alternative source e.g. Working Tax Credit (Childcare Element), Local Council partnership funding.

Lone parent students who have to pay all or part of the cost for registered childcare can receive up to £1,215.00 a year in the form of a Lone Parent Childcare Grant. This grant is not income assessed however a student must provide proof that they are a lone parent with registered childcare costs. Childcare costs in excess of £1,215.00 will be considered for additional support from the Childcare Fund.

Payments will be made directly to the student and the student is responsible for promptly passing the payments to their childcare provider. Payments are made fortnightly, two weeks in arrears. Checks are made on the student's attendance and payments will be withheld if the attendance does not meet the required amount.

Students will be asked to provide evidence during the academic year to confirm their childcare provider has received the payments made to them.

Please note, childcare contracts are between the student and the provider. The college will not enter into any discussions with childcare providers regarding contracts and will not take part in any disputes.

### What should I do prior to submitting an application?

You must find your own registered childcare provision that you require to attend college. The college cannot provide assistance in finding childcare provision. You will be required to provide contracts and/or appropriate terms and conditions from your provider.

Before applying you should ensure you have claimed for all eligible support that is available to you. This can include:

- Free Local Council nursery places.
- Pre-school funding provided by your local council in partnership nurseries. This is available for all 3 and 4 year olds and some 2 year olds. You should contact your nursery and the local council for further information including making an application.
- Child tax credits.
- For Higher Education full-time Students – Maximum student loan, bursary, fees and lone parent grant (if applicable).
- For Further Education full-time Students – Bursary funding.

### How do I apply?

Childcare applications are made via the online application system. Please refer to section 6 of this guide for further information.

### 5.4 Discretionary Funding

The Student Discretionary Fund can assist students who experience financial difficulty while at college. You can apply to the college for help towards some of the costs of:

- Travel expenses
- Disability related costs
- Books and equipment
- Living Costs
- Accommodation
- Emergency situations

Before applying you should have taken up your maximum entitlement to all other funding, such as bursary, student loan or any other grants. Students must satisfy residency requirements set out by the Scottish Funding Council to apply to the Discretionary Fund. You must provide evidence to support your application. Student welfare staff will let you know what evidence we need from you, as it will differ depending on your reason for applying.

Details on how to make a Discretionary Fund application will be available from Student welfare staff in the Student Advice Centre from **the beginning of your course.**

You can speak to a Student Welfare Advisor about the Discretionary Fund or any other financial issues you are having. All discussions are confidential.

Please note that the Discretionary Fund cannot be guaranteed to fully cover all of a student's expenses while at college, and it is the student's responsibility to cover any shortfall between income and expenses. Also, the college only receives a limited amount of Discretionary funding and this money may run out at any time.

## 6. THE APPLICATION PROCESS

### When should I apply?

An application for funding should be made as soon as possible. Funds are cash-limited and applications are dealt with on a first-come first-served basis. Please note that completed applications must be received within 6 weeks of the start of your course for any award to be backdated to the start of your course. Applications received after the 6th week of your course will only be awarded from the date the completed application was submitted.

### How do I apply?

Bursary/EMA/Childcare applications are available once you have accepted an offer of place on a relevant course. Once you have accepted your place, we will send you an email inviting you to apply for funding and giving you a link to our online application system. All applications are made via the online application system. Discretionary fund applications will be activated following contact with one of our Student Welfare Advisors

You will only need to complete one online application for assistance from the bursary/EMA fund. A separate online application is available to apply for childcare funding and discretionary funding.

### Do I have to provide evidence?

An email will be sent to you on submission of your application(s) requesting supporting evidence. Evidence can be scanned and uploaded directly to your online account.

**Please note your application will not be treated as complete until we have received all the supporting evidence requested from you. Your application will not be reviewed until we have received the evidence. It is also important to note that the initial evidence request is not exhaustive and we may require you to submit further evidence once we have reviewed your application.**

**What happens after my application and evidence has been submitted?**

Once your completed application has been received, it will be reviewed by a member of the funding team as soon as possible. We aim to issue award letters for completed applications within 28 days. Please note your application can take longer to be considered during busy periods. Once your application has been reviewed, we will either email you to request further information or supporting evidence, or we will email/post notification of any award we can make to you.

Please note all awards require an acceptance form to be completed. This form is included in all award notifications and must be returned to us to enable payments to be made.

**What if my application is refused?**

If your application is refused, we will send notification advising the reason for refusal and also details of any appeal you can submit.

## **7. OTHER AVAILABLE FUNDING**

### **7.1 Housing benefit**

Most full-time students are not eligible to claim housing benefit, however housing benefit may be available to the following groups:

- Part-time students
- Those who have a dependent child
- Those in receipt of certain benefits, such as Income Support or Income Based Employment Support Allowance
- Those under the age of 21
- Those who have reached the qualifying age for state pension
- Those who are disabled and receive a disability benefit.

For further information including how to apply, please contact your local council.

### **7.2 Council Tax Exemption**

Full-time students can claim exemption from council tax. You are not automatically exempt from Council Tax when becoming a full-time student. Please refer to your local council website for instructions to claim this exemption. A letter to support this application will be provided by your tutor/lecturer within the first 2 weeks of your course.

### **7.3 Tax Credits**

Depending on your circumstances, you may be entitled to claim child tax credits or working tax credits. Further information can be found at [www.gov.uk/topic/benefits-credits/tax-credits](http://www.gov.uk/topic/benefits-credits/tax-credits)



## 8. ADVICE, GUIDANCE AND SUPPORT

For whatever reason, students can find themselves worried about finances and budgeting. Borders College offers confidential advice, guidance and support that may help students manage their finances and help them check what might be available to help them.

Student Welfare Advisors are able to offer help and advice regarding:

- Budgeting – with an accurate budget, you'll be able to cut out unnecessary expenses and save money or stop running up big debts.
- Money management – ensuring you have claimed all sources of funding you are eligible for.

Remember – your money is your responsibility. The college expects you to take reasonable steps to manage your money and close the gap between income and expenditure.

## **9. USEFUL CONTACTS**

### **STUDENT FUNDING**

Tel: 01896 662505/04.

[studentfunding@borderscollege.ac.uk](mailto:studentfunding@borderscollege.ac.uk)

### **STUDENT ADVICE CENTRE**

Tel: 01896 662516

### **STUDENT WELFARE ADVISORS**

Tel: 01896 662506

[studentwelfare@borderscollege.ac.uk](mailto:studentwelfare@borderscollege.ac.uk)

### **STUDENT AWARD AGENCY SCOTLAND (SAAS)**

General Enquiries Tel: 0300 555 0505

Part-time fee grant enquiries Tel: 0300 300 3137

[www.saas.gov.uk](http://www.saas.gov.uk)

[saas.geu@scotland.gsi.gov.uk](mailto:saas.geu@scotland.gsi.gov.uk)

### **Council Tax Office**

Scottish Borders Council – 0300 100 1800

### **HMRC**

Evidence of income – 0872 407 1003

Self-employed – 0872 722 7094

### **Tax Credit Office**

Working/Child Tax Credit - 0345 300 3900

**Jobseekers Allowance, Income Support, Incapacity Benefit  
or Employment Support Allowance** – 0345 608 8545

**Universal Credit** – 0345 600 0723

**Maternity Allowance** – 0345 608 8610

**Bereavement Benefits** – 0345 608 8601

**Carer's Allowance** – 0345 608 4321

**State Pension** – 0345 606 0265

**Disability Living Allowance (DLA)** – 0345 712 3456

**Personal Independence Payment (PIP)** – 0345 850 3322

### **LONE PARENT HELPLINE**

Tel: 0808 801 0323

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