



**James Watt
College**



Guide to Further Education Funding 2011 - 2012

Board of Management of James Watt College is a Registered Charity (Scottish Charity No SC021198)

www.jameswatt.ac.uk

Policies being followed in the processing of Further Education funding applications include:

- Fee Waiver Grant Policy 2011/2012
- The Education (Access Funds) (Scotland) Direction 2011
- National Policy: Further Education Bursary Guidance 2011/2012
- National Policy: Further Education Discretionary Fund
- National Policy: Discretionary Childcare Fund
- EMA Business Model and Guidance

These documents can be referred to in the College Library and a copy can be obtained from the Student Funding Office.

Appeals and Complaints

We ask for correspondence in writing. Please mark clearly on your letter “Student Funding Appeal” or “Student Funding Complaint”, and submit it to the Student Funding Officer. We will aim to reply to you within ten days. We monitor and review appeals and complaints regularly to assist in improving our procedures.

This booklet offers a general guidance only and is not binding, as each applicant must be assessed on their individual circumstances in accordance with the full information they provide in a completed application.

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For students studying on a further education course there are lots of different sources of funding to help you on your course. This guide tells you what funds there are, and who may be able to apply for those funds. Please note all information detailed is subject to change.

Here at James Watt College we manage many of those funds through one application form. We will ask you for information to ensure you are assessed for the maximum funds available to you, fairly and equally.

A Further Education Funding Application is enclosed with this guide.

It is necessary for you to complete this application if you are intending to study on a full time basis. Some funds are available to part time students and further details are included within the individual fund information summaries.

It is a necessity to budget your money for coming to college as generally the college pays first instalments 3 weeks after courses have began.

What level of course is considered to be Further Education? Your course title may begin with:

- **National Certificate (NC)**
- **Intermediate 1 (Int 1)**
- **Intermediate 2 (Int 2)**
- **Scottish Vocational Qualification 1 (SVQ 1)**
- **Scottish Vocational Qualification 2 (SVQ 2)**
- **Scottish Vocational Qualification 3 (SVQ 3)**
- **Personal Development Award (PDA)**
- **National Progression Award (NPA)**

This list is not complete – please check with the Student Funding Office to make sure you are filling in the correct application.

When we assess students for the various Further Education funds we take a number of different things into consideration. We will ask questions about where you live, who you live with, household income, previous courses studied, etc. You may be asked to send us different types of documents with your application. The college has a legal duty to protect the funds it looks after and must be satisfied that you are able to give us proof that your application is correct.

When should students apply?

Now!

Many of the funds we have are limited and are given out on a first come first served basis. The timing of your application with all of the supporting paperwork is really important to when your funding begins and can even decide if you receive any funding at all. Please treat sending in your application and supporting paperwork as a matter of real importance.

What if I do not officially leave school until January?

If you reach your 16th birthday between 01/10/11 and 28/02/12 still fill in the funding application as soon as possible. You will only be considered for a tuition fee waiver and study cost help in the first case. In January 2012 you may be assessed for payable funds such as travel assistance and Education Maintenance Allowance.

TUITION FEES

Full time study

This application can assess you for a full time fee waiver to cover the cost of your tuition fees. This is assessed on residency and is not means tested. The standard cost of a course is £1008.

Generally, to qualify for support you must be:

- **Ordinarily resident in the United Kingdom and Islands for 3 years immediately before your chosen course of study begins**
- **Settled in the United Kingdom as described in the Immigration Act 1971**

Ordinarily resident in Scotland when your course begins

Studying full time in non advanced education

If you do not meet these general conditions you may still qualify for fee waiver support. Contact the Student Funding Office for more information.

Part time study

You may apply for a Part Time Fee Waiver.

This is based on residency status as with the full time fee waiver.

However it is means tested.

If you are in receipt of certain benefits or live in a low income household you may be considered for a part time fee waiver.

If you have applied to enrol on a course on a part time basis please find enclosed the Part Time Fee Waiver Application Form.

Individual Learning Account

If you do not qualify for a part time fee waiver you may wish to apply for an Individual Learning Account (ILA).

This account has a maximum value of £200. It is payable directly to the College to assist with the cost of tuition fees of part time courses. Only certain courses apply.

Some criteria to qualify for an ILA:

- **Aged 16 years of age or older**
- **residency status as with fee waiver**
- **personal income of less than £22,000**

To apply for an ILA please visit the website www.ilascotland.org.uk or if you prefer to speak to an adviser, please call them on **0800 100 1090** to request an application pack.

EDUCATION MAINTENANCE ALLOWANCE

What is it?

A support scheme designed to assist young students studying on a full time basis. It is made up of a weekly allowance of £30 per week.

Eligibility?

In most cases if you are under 18 years of age at the start of your chosen course of study, have been living in the United Kingdom & Islands for the 3 years immediately before enrolling on your course and have not previously been in receipt of 3 EMA Awards. It is a means tested award.

How is it paid?

Generally paid directly into the students bank account on a two weekly basis

How is it Awarded?

An award notice will be issued to successful applicants which details weekly amount awarded & expected payment dates.

Responsibilities?

Details of how the fund operates, required attendance, etc will be issued with successful awards.

The assessment?

Generally assessed upon your parents household income for the tax year 06/04/10 – 05/04/11.

The rates of EMA:

Household Income	Weekly Allowance
£0 – £22,403 (with more than one child in household)	£30 PER WEEK
£0 – £20,351 (for single child households)	£30 PER WEEK

Education Maintenance Allowance can only be backdated to start of term if application and all supporting documentation is submitted within 6 weeks of course start date.

BURSARY MAINTENANCE ALLOWANCE

What is it?

A living allowance designed to assist students studying on a full time basis. Maximum weekly limits of £89.07 & £70.48 are in place

Eligibility?

Residency and previous study initially determine eligibility. Other criteria: if you are 18 years of age or over, at the start of your course, and not in receipt of another living allowance. There is no upper age limit.

How is it paid?

Funds are paid generally 2 weekly, directly into the students bank account

How is it Awarded?

An assessment of bursary award will be issued to successful applicants, generally within 4 weeks of receiving a completed application. Payment dates, etc will be detailed in the award.

Responsibilities?

Conditions of the award are issued to all successful applicants detailing attendance requirements, progression and conduct expectations, etc

The assessment?

It can be assessed on a student's income and the student's household income. Students shall be split into two categories – (1) Parentally Supported Students and (2) Independent Students.

STUDENTS INCOME

A students income shall be assessed and then any relevant parent's or partners income.

It is the current year income which is being assessed - which is why it is important financial changes are disclosed to the Student Funding Office as they occur.

Employment earnings are not normally taken into account.

Unearned income can reduce a bursary award.

The first £20.52 per week of unearned income is ignored.

Any unearned income over £20.52 per week is deducted from a bursary award on a pound for pound basis.

Unearned income can include:

- Working tax credit
- Pension income
- Statutory maternity pay
- Statutory sick pay
- Dividend income

Unearned Weekly Income	Estimated Weekly Allowance – Parentally Supported Students	Estimated Weekly Allowance – Independent Students
<£ 20.53	£ 70.48	£ 89.07
£ 40.00	£ 51.00	£ 69.59
£ 50.00	£ 41.00	£ 59.59
£ 70.00	£ 21.00	£ 39.59
£100.00	£ 0.00	£ 9.59

1. **Parentally supported students – generally to be considered a parentally supported student you should be aged 18-24 years at start of course and the following should apply:**

- **Single status (not living as part of a couple)**
- **No dependants**
- **Not been self supporting for 3 years before beginning the course.**

Parent's household income from 06/04/10 – 05/04/11 shall be required. Some examples of what you may receive:

Household Income	Weekly Allowance Living at Home	Weekly Allowance Living Away
£0 – £24,275	£ 70.48	£ 89.07
£30,000	£ 54.64	£ 73.23
£35,000	£ 41.71	£ 60.30
£40,000	£ 28.80	£ 47.39

There can be allowances made for other dependant children and students in the parental household.

2. **Independent students – generally to be considered independent one or more of the following should apply:**

- **Over 25 years at start of course**
- **Living with a partner***
- **Self supporting financially for 3 years (not including periods where a parentally supported student)**
- **Have a dependant**

***Independent Students with a partner**

Partner's income from 06/04/10 – 06/04/11 shall be required. Some examples of what an award may be:

Partner's Gross Income 2010/2011	Estimated Weekly Allowance
£0 – £20,351	£ 89.07
£25,000	£ 76.02
£30,000	£ 63.10
£35,000	£ 50.17
£40,000	£ 37.26

There can be allowances made for other dependant children and students in the household.

TRAVEL COST ASSISTANCE

What is it?

Financial help towards the cost of travelling to college. The first two miles of any journey are not considered. Students are expected to access the cheapest mode of public transport. Both full time and part time students may access this funding.

Eligibility?

Initially assessed upon residency and previous study. Then means tested for all students except those studying full time who are under 18 years of age at start of course.

How is it paid?

Generally 2 weekly directly into the student's bank account..

How is it Awarded?

An assessment of bursary award will be issued to successful applicants, generally within 4 weeks of receiving a completed application. Payment dates, etc will be detailed in the award.

Responsibilities?

Conditions of the award are issued to all successful applicants detailing attendance requirements, progression and conduct expectations, etc

The assessment?

Fulltime students aged 18 and over are assessed for travel assistance with the same means test used in the bursary maintenance allowance. If a student receives a bursary maintenance allowance they will generally also qualify for travel assistance. Part time students are assessed with the same means test used in applying for a part time fee waiver.

STUDY COST ASSISTANCE

What is it?

Some courses require essential books, safety equipment, tools, uniforms, etc. These items have been specified by the relevant learning centre prior to term beginning. Both full time and part time students may access this funding.

Eligibility?

Initially assessed upon residency and previous study. Then means tested for all students except those studying full time who are under 18 years of age at start of course

How is it paid?

For successful applicants funds shall be forwarded to the relevant learning centre and students shall be issued with the items from their lecturer.

How is it Awarded?

An assessment of bursary award shall be posted to successful candidates, generally within 4 weeks of applying.

Responsibilities?

To care for the goods and bring them to all the relevant classes as instructed by lecturers. Items should be returned to the learning centre if withdrawing from a course early.

The assessment?

Generally for students aged 18 and over at start of course, and studying full time the assessment is upon the same means test as used in the bursary maintenance allowance. If a student receives a bursary maintenance allowance they will generally receive study cost assistance. Part time students are assessed with the same means test used in applying for a part time fee waiver.

DISCRETIONARY CHILDCARE FUND

What is it?

A very limited fund which can either:

- i. provide a funded childcare place ▲ in a James Watt College Childcare Provision* for children under 5 years of age (pre-school) or
- ii. assist in funding external out of school care for children aged 5–12 years. Childcare providers registered with the Care Commission are considered for external out of school care funding. Full time and part time students may apply.

Eligibility?

Initially assessed upon residency and previous study. Then means tested for all applicants – an upper threshold of £40,000 household income is in place. Students must be in receipt of child benefit and child tax credits for the child. Childcare shall not be considered if there is an unemployed partner at home.

How is it paid?

Payments will be made directly to the childcare provider's bank account.

How is it Awarded?

A childcare award shall be posted directly to successful applicants, normally within 4 weeks of applying.

Responsibilities?

Conditions of the award shall be issued to successful applicants. These conditions detail attendance requirements, contractual obligations, etc

The assessment?

Will be assessed on household income from the documentation you submit with your funding application.

***James Watt College Childcare Provisions**

Students studying at a Greenock Campus Children aged 3-5 years

James Watt College Nursery has limited spaces for eligible students. Please contact Tracey on 01475 553131

Children aged 0-3 years

Enterprise Childcare has limited funded spaces for eligible James Watt students. Please contact Rose on 01475 793500

Students studying at Kilwinning Campus Children aged 3-5 years

James Watt College Nursery has limited spaces for eligible students. Please contact Margaret on 01294 555311

Children aged 0-3 years

Rainbow Cottage Nursery has limited funded spaces for eligible James Watt students. Please contact Caroline on 01294 557651.

▲ Appeals may be considered in extenuating circumstances.

LONE PARENT CHILDCARE GRANT

What is it?

A grant of up to £1215 may be awarded to lone parent students who have registered childcare costs. Full time and part time students may apply.

Eligibility?

Initially assessed upon residency. Satisfactory evidence of being a lone parent and having registered childcare costs would be required.

How is it paid?

Payments will be made directly to the childcare provider's bank account.

How is it Awarded?

A childcare award shall be posted directly to successful applicants, normally within 4 weeks of applying.

Responsibilities?

Conditions of the award shall be issued to successful applicants. These conditions detail attendance requirements, contractual obligations, etc.

The assessment?

Will be assessed on the documentation submitted with a Further Education Funding Application.

FURTHER EDUCATION DISCRETIONARY FUND

What is it?

This is a fund intended to assist students who are suffering financial hardship whilst studying through formal housing costs. Some funding may be available for other costs. Full time and part time students may apply.

Eligibility?

Initially residency and previous study will determine. Means testing applies and housing cost hardship through student status will be sought.

How is it paid?

Generally in instalments directly into student/ housing agency bank account.

How is it Awarded?

An award will be issued to successful applicants detailing amounts awarded and payment dates, normally within 4 weeks of submitting a completed FE Discretionary Application.

Responsibilities?

Conditions of the award shall be issued detailing attendance requirements, attainment expectations, etc

The assessment?

Will be assessed on household income and on external factors such as Housing Benefit payments, etc

ADDITIONAL SUPPORT NEEDS FOR LEARNING

What is it?

This fund is intended to assist students with disabilities or learning difficulties. Some examples may be the provision of specialist equipment, taxi transportation or the assistance of a scribe or welfare assistant. Full time and part time students may apply.

Eligibility?

Initially residency will determine eligibility.

How is it paid?

The assistance/ equipment will be provided directly from the College.

How is it Awarded?

An award will be issued to successful applicants or in some instances lecturers will advise applicants what assistance shall be provided.

Responsibilities?

Conditions of the award may be issued detailing requirements and expectations, etc

The assessment?

This is not a means tested fund. Proof of disability and supporting medical evidence may be required. Disabled Living Allowance Award letters shall be requested.

STUDENTS AND BENEFITS

YOUNG STUDENTS

For students under 19 years of age and in receipt of Income Support due to estrangement – EMA funding does not generally affect your Income Support.

PARENTS OF YOUNG STUDENTS

Generally Child Benefit and Child Tax Credits can be claimed by parents if a student is less than 19 years of age at start of course, living at home and studying full time.

LONE PARENTS IN RECEIPT OF INCOME SUPPORT

Generally lone parents with dependant children, aged less than 5 years (from October 2011), who are in receipt of Income Support, can remain on their benefit whilst studying in further education.

JOBSEEKERS ALLOWANCE

Students cannot be in receipt of Jobseekers Allowance and study on a full time course. Some students may be able to study on a part time basis and remain on Jobseekers Allowance. Students should confirm eligibility with local Jobcentre Plus Office.

CARER'S ALLOWANCE

Students cannot be in receipt of Carer's Allowance and study on a full time course. Students may be able to study on a part time basis and remain on Carer's Allowance.

INLAND REVENUE TAX CREDITS

Any funds awarded through the Further Education Funding Application do not count as taxable income for Tax Credit purposes.

HOUSING BENEFIT

To qualify for Housing Benefit a student must satisfy certain rules. The main rule prevents full time students from getting Housing Benefit unless they fall within certain groups.

Some examples of those certain groups:

- **Part time students**
- **Students under 19 years of age (at start of course) in non advanced education**
- **Students aged 60 years or more**
- **Students who are responsible for a child or young person**
- **Students who qualify for a disability premium
i.e. Disability Living Allowance**
- **Students who are in receipt of Income Support or Income Based Jobseekers Allowance/ Employment Support Allowance**

Please contact your local Housing Benefit Office for more details.

COUNCIL TAX DISCOUNTS

Council tax charges may be reduced where one or more adult in a household are studying full time on a course which lasts at least 24 weeks.

Some examples:

A 25% student discount may apply if a household consists of two adults and one is a full time student.

Full exemption may apply to a household which consists of two adults, both of whom are full time students.

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

CONTACT DETAILS

STUDENT FUNDING OFFICE:

Finnart Street / Largs Campus	01475 553150
Waterfront Campus	01475 553034
Kilwinning Campus	01294 555322

DEPARTMENT FOR WORK & PENSIONS:

For students in North Ayrshire:

Jobcentre Plus	0845 608 8632
Kilmarnock BDC Baird Street GLASGOW G90 8BB	

For students in Inverclyde:

Jobcentre Plus	0845 608 8598
Greenock BDC Baird Street GLASGOW G90 8BS	

LOCAL COUNCIL OFFICES:

Inverclyde Council Housing & Council Tax	0800 013 1375
North Ayrshire Council Housing & Council Tax	0845 603 0595
Child Benefit	0845 302 1444
Inland Revenue Tax Credits	0845 300 0627

HELPFUL TIPS

- Apply as soon as you possibly can
- Provide supporting documentation promptly
- Bring original documents which we shall photocopy and return to you
- Submit your application form in person to the Student Funding Office where possible
- Direct any questions you have regarding student funding to the Student Funding Office
- Let us know:
 - If you change address
 - If you change bank details
 - If your financial circumstances change
 - If you change or leave your course
- Budget your money for starting college.
- Ensure you keep your payment schedule and refer to it frequently.

NOTES:

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James Watt College is an equal opportunities college

Board of Management of James Watt College is a Registered Charity (Scottish Charity No. SC021198)