

Guide to Funding for Full Time Higher Education Students 2011 - 2012

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For students studying on a higher 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.

Some funds are available to students studying full time only and others may be available to students studying on a part time basis. This guide details full time funding.

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

Higher National Certificate (HNC)
Higher National Diploma (HND)

When should students apply?

Now!

Many of the funds available to students are given out on a first come first served basis. The timing of your applications can be really important to when your funding begins and can even decide if you receive any funding at all.

All funds shall firstly be assessed on residency.

Generally to qualify for support you must be:

Ordinarily resident in the UK & Islands for 3 years immediately before the first day of the academic year of the course

Settled in the UK as described in the Immigration Act 1971

Ordinarily resident in Scotland on the first day of the first academic year of the course

The first day of the first academic year of a course is 1 August 2011 for students who start a course in August/ September 2011. This is known as the relevant date. For students beginning a course in January 2012 the first day of the academic year will be 1 January 2012.

If you do not meet these general conditions you may still be eligible for support.

Full time students should in the first instance apply to the Students Award Agency for Scotland (SAAS).

All funds payable from SAAS are initially assessed on residency.

If you do not meet the general residency conditions you may still be eligible for support. Please contact SAAS for advice.

Funds which SAAS may assess full time students for:

TUITION FEE AWARD

What is it?

The fee payable towards the cost of your course. This is £1285 for 2011/2012 for HNC and HND courses.

Eligibility?

Based upon residency and previous study.

How is it paid?

Directly to the college if you remain in your studies beyond a certain date. For August start courses this date is 01/12/11. Should you withdraw from your course of study before this date you may be invoiced from the college for your tuition fees.

How is it awarded?

You will receive an award notice from SAAS which will detail if you have been awarded your tuition fee.

The assessment?

Tuition fees are not means tested

YOUNG STUDENT BURSARY (YSB)

What is it?

A non repayable bursary to assist young students with their living costs. It has a maximum of £2640 for household incomes of less than £19,310 and scales down to £0 for household incomes of higher than £34,195. It is generally considered for students under 25 years old.

Eligibility?

Based upon residency, previous study and the level of household income.

How is it paid?

Monthly directly into the student's bank account.

How is it awarded?

You will receive an award notice from SAAS detailing any YSB you have been awarded and the dates you may receive your monthly instalments.

The assessment?

Parental household income from April 10 – April 11 shall be assessed for parentally supported students. Partner income from April 10 – April 11 may be assessed for young students who live as part of a couple with a dependant child.

INDEPENDENT STUDENTS' BURSARY (ISB)

What is it?

A non repayable bursary to assist mature students with their living costs. It has a maximum of £1000 for a household income level of less than £19,310 and scales down to £0 for household incomes of greater than £34,195. It is generally considered for students over 25 years old or students with independent status.

Eligibility?

Based upon residency, previous study and level of household income.

How is it paid?

Monthly directly into the student's bank account.

How is it awarded?

You will receive an award notice from SAAS which detail any ISB you have been awarded and the dates you may receive your monthly instalments.

The assessment?

Partner income from April 10 – April 11 may be assessed for independent students who live as part of a couple.

STUDENT LOAN

What is it?

A repayable award to assist students with their living costs. It has a minimum award which is not means tested and a maximum award which is means tested. The amount of loan awarded can depend upon your chosen course of study and where you live.

Eligibility?

Based upon residency, student and household income. Students aged 50 years to 54 years shall be required to declare their intention to return to work to be considered for a student loan and students 55 years and older shall not be considered for a student loan.

How is it paid?

Monthly directly into the student's bank account.

How is it awarded?

You will receive an award notice from SAAS stating amount awarded and then a payment schedule from Student Loans Company which detail the dates you may receive your monthly instalments.

The assessment?

Means tested upon student's unearned income from the current tax year, and any relevant partner or parent's income from April 10 – April 11.

ADDITIONAL LOAN

What is it?

A repayable award to assist students with their living costs. It has a maximum value of £785 for household income of less than £18,300 and goes to £0 for household incomes of over £22,789.

Eligibility?

Based upon residency and entitlement to tuition fee award.

How is it paid?

Monthly directly into the student's bank account.

How is it awarded?

You will receive an award notice from SAAS stating the amount awarded and then a payment schedule from Student Loans Company which details the dates you may receive your monthly instalments.

The assessment?

The level of an assessable parents or partners household income from April 10 – April 2011 determines if you receive this.

DEPENDANTS' GRANT

What is it?

A non repayable income assessed grant to assist students, who have a partner dependant upon them. It has a maximum of £2640.

Eligibility?

Based upon residency and upon income.

How is it paid?

Monthly directly into the student's bank account.

How is it awarded?

You will receive an award notice from SAAS which details any Dependants Grant you have been awarded and the dates you may receive your monthly instalments. It is awarded provisionally and current year income shall need confirmed to ensure entitlement.

The assessment?

The student and partner's current year income shall be assessed.

LONE PARENT GRANT

What is it?

A non repayable income assessed grant to assist lone parent students with their living costs. It has a maximum of £1305.

Eligibility?

Based upon residency and students income.

How is it paid?

Monthly directly into the student's bank account.

How is it awarded?

You will receive an award notice from SAAS which details any Lone Parent Grant you have been awarded and the dates you may receive your monthly instalments.

The assessment?

Assessed upon the student's unearned income from the current year.

DISABLED STUDENTS ALLOWANCE

What is it?

A fund intended to assist students with disabilities or learning difficulties, who may incur extra expenses by coming to college. Some examples – the provision of specialist equipment, the provision of taxi transportation for students unable to travel independently, the assistance of a scribe, etc

Eligibility?

Based upon residency and a needs assessment.

How is it paid?

It may be payable directly to the provider or the student – depending upon the assistance awarded.

How is it awarded?

You will receive notification from SAAS which will detail any funds awarded and how they are payable.

The assessment?

Proof of disability and supporting medical evidence may be requested.

STUDENTS INCOME

A student's income shall be assessed and then any relevant parent's or partner's income.

It is the current year income which is being assessed – which is why it is important financial changes are disclosed to SAAS as they occur.

Employment earnings are not normally taken into account.

Unearned income can reduce a funding award.

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

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

Unearned income can include:

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

Students Unearned Weekly Income	Estimated Weekly deduction from funding due to income	Estimated yearly deduction from funding due to income
<£ 20.53	£ 00.00	£ 00.00
£ 40.00	£ 19.50	£ 1013.00
£ 50.00	£ 29.50	£ 1533.00
£ 70.00	£ 49.50	£ 2573.00
£100.00	£ 79.50	£ 4133.00

Any reduction to funding due to student income is known as a student contribution. This contribution is deducted firstly from any income assessed grants, and then from the means tested loan award and then if there is any remaining contribution from travel expenses.

PARENTAL HOUSEHOLD INCOME

Parentally supported students – generally to be considered a parentally supported student you should be aged 16-24 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.

This is the household income of the parent that you normally live with.

If your parental income is more than £24,275 you may have a deduction on the amount of means tested funding you receive. This deduction is known as a parental contribution.

Parents Income 2010/2011	Yearly contribution deducted from means tested award
<£ 24,275	£ 00.00
£ 28,000	£ 459.00
£ 32,000	£ 903.00
£ 36,000	£ 1,348.00
£ 42,000	£ 2,014.00

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

PARTNERS INCOME

This is required for students who live in an established relationship. The gross taxable income for 2010/2011 shall be required.

If your partner's income is more than £20,645 you may have a deduction on the amount of means tested funding you receive. This deduction is known as a partner contribution.

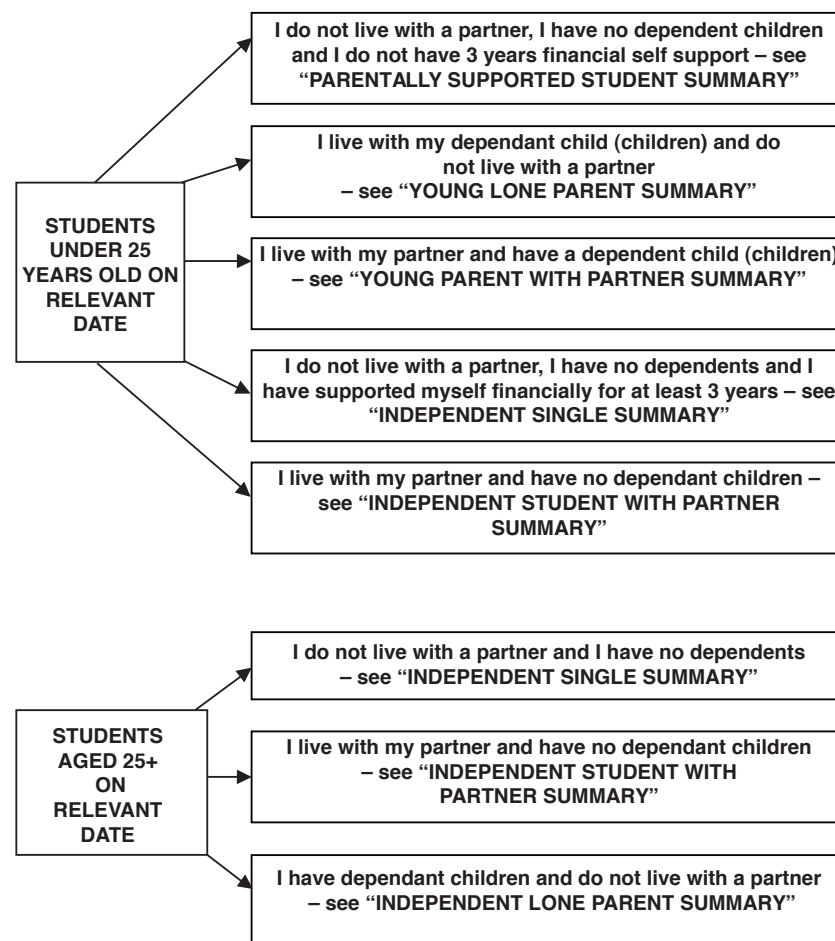
Partners Income 2010/2011 <£ 20,645	Yearly contribution deducted from means tested award
£ 25,000	£ 00.00
£ 30,000	£ 529.00
£ 35,000	£ 1,084.00
£ 40,000	£ 1,640.00
	£ 2,196.00

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

HOW MUCH MAY I RECEIVE FROM SAAS?

As the amounts you may be awarded can vary dependant upon details like where you live, if you are entitled to a tuition fee award (due to previous study), the level and year of your course, etc some summaries now follow which may give you an idea of how much funding you may receive.

Please have a look at the categories below and see which you fall in to:



PARENTALLY SUPPORTED STUDENT SUMMARY

A student studying an HND Year 1, living in the parental home, who does qualify for tuition fee award.

PARENTS HOUSEHOLD INCOME	YSB	LOAN	TOTAL AWARD
£17500	2640	3088	5728
£22000	2163	2918	5081
£27000	1276	3319	4595
£33000	212	3717	3929
£38000	0	3373	3373
£46000	0	2484	2484

A student studying an HND Year 1, living in the parental home, who does not qualify for tuition fee award.

PARENTS HOUSEHOLD INCOME	YSB	LOAN	TOTAL AWARD
£17500	0	4943	4943
£22000	0	4943	4943
£27000	0	4595	4595
£33000	0	3929	3929
£38000	0	3373	3373
£46000	0	2484	2484

A student studying an HNC, living in their own home who does qualify for tuition fee award.

PARENTS HOUSEHOLD INCOME	YSB	LOAN	TOTAL AWARD
£17500	2640	3699	6339
£22000	2163	3529	5692
£27000	1276	3930	5206
£33000	212	4328	4540
£38000	0	3984	3984
£46000	0	3095	3095

A student studying an HNC, living in their own home, who does not qualify for tuition fee award.

PARENTS HOUSEHOLD INCOME	YSB	LOAN	TOTAL AWARD
£17500	0	5554	5554
£22000	0	5554	5554
£27000	0	5206	5206
£33000	0	4540	4540
£38000	0	3984	3984
£46000	0	3095	3095

YOUNG LONE PARENT SUMMARY

A student studying an HND Year 1, who does qualify for tuition fee award.

STUDENTS UNEARNED INCOME weekly	LONE PARENT GRANT	YSB	LOAN	TOTAL AWARD
<£ 20.52	1305	2640	4309	8254
£ 35.00	552	2640	4309	7501
£ 55.00	0	2640	3821	6461
£ 75.00	0	2640	2781	5421
£ 95.00	0	2640	1741	4381
£120.00	0	2640	915	3555

A student studying an HND Year 1, who does not qualify for tuition fee award.

STUDENTS UNEARNED INCOME weekly	LONE PARENT GRANT	YSB	LOAN	TOTAL AWARD
<£ 20.52	1305	0	6164	7469
£ 35.00	552	0	6164	6716
£ 55.00	0	0	5676	5676
£ 75.00	0	0	4636	4636
£ 95.00	0	0	3596	3596
£120.00	0	0	2296	2296

A student studying an HNC, who does qualify for tuition fee award.

STUDENTS UNEARNED INCOME weekly	LONE PARENT GRANT	YSB	LOAN	TOTAL AWARD
<£ 20.52	1305	2640	3699	7644
£ 35.00	552	2640	3699	6891
£ 55.00	0	2640	3211	5851
£ 75.00	0	2640	2171	4811
£ 95.00	0	2640	1131	3771
£120.00	0	2640	785	3425

A student studying an HNC, who does not qualify for tuition fee award.

STUDENTS UNEARNED INCOME weekly	LONE PARENT GRANT	YSB	LOAN	TOTAL AWARD
<£ 20.52	1305	0	5554	6859
£ 35.00	552	0	5554	6106
£ 55.00	0	0	5066	5066
£ 75.00	0	0	4026	4026
£ 95.00	0	0	2986	2986
£120.00	0	0	1686	1686

YOUNG PARENT WITH PARTNER SUMMARY

A student studying an HND Year 1, who does qualify for tuition fee award.

PARTNERS INCOME	YSB	LOAN	TOTAL AWARD
£17500	2640	4309	6949
£22000	2163	3943	6106
£27000	1276	4137	5413
£33000	212	4534	4746
£38000	0	4191	4191
£46000	0	3302	3302

A student studying an HND Year 1, who does not qualify for tuition fee award.

PARTNERS INCOME	YSB	LOAN	TOTAL AWARD
£17500	0	6164	6164
£22000	0	5968	5968
£27000	0	5413	5413
£33000	0	4746	4746
£38000	0	4191	4191
£46000	0	3302	3302

A student studying an HNC, who does qualify for tuition fee award.

PARTNERS INCOME	YSB	LOAN	TOTAL AWARD
£17500	2640	3699	6339
£22000	2163	3333	5496
£27000	1276	3527	4803
£33000	212	3924	4136
£38000	0	3581	3581
£46000	0	2692	2692

A student studying an HNC, who does not qualify for tuition fee award.

PARTNERS INCOME	YSB	LOAN	TOTAL AWARD
£17500	0	5554	5554
£22000	0	5358	5358
£27000	0	4803	4803
£33000	0	4136	4136
£38000	0	3581	3581
£46000	0	2692	2692

INDEPENDENT SINGLE SUMMARY *(please remember if you are aged 50+ you may not receive the student loan)*

A student studying an HND Year 1, who does qualify for tuition fee award.

STUDENTS UNEARNED INCOME weekly	ISB	LOAN	TOTAL AWARD
<£ 20.52	1000	5949	6949
£ 35.00	1000	5196	6196
£ 55.00	1000	4156	5156
£ 75.00	1000	3116	4116
£ 95.00	1000	2076	3076
£120.00	1000	915	1915

A student studying an HND Year 1, who does not qualify for tuition fee award.

STUDENTS UNEARNED INCOME weekly	ISB	LOAN	TOTAL AWARD
<£ 20.52	0	6164	6164
£ 35.00	0	5411	5411
£ 55.00	0	4371	4371
£ 75.00	0	3331	3331
£ 95.00	0	2291	2291
£120.00	0	991	991

A student studying an HNC, who does qualify for tuition fee award.

STUDENTS UNEARNED INCOME weekly	ISB	LOAN	TOTAL AWARD
<£ 20.52	1000	5339	6339
£ 35.00	1000	4586	5586
£ 55.00	1000	3546	4546
£ 75.00	1000	2506	3506
£ 95.00	1000	1466	2466
£120.00	1000	785	1785

A student studying an HNC, who does not qualify for tuition fee award.

STUDENTS UNEARNED INCOME weekly	ISB	LOAN	TOTAL AWARD
<£ 20.52	0	5554	5554
£ 35.00	0	4801	4801
£ 55.00	0	3761	3761
£ 75.00	0	2721	2721
£ 95.00	0	1681	1681
£120.00	0	785	785

INDEPENDENT WITH PARTNER SUMMARY *(please remember if you are aged 50+ you may not receive the student loan)*

A student studying an HND Year 1, who does qualify for tuition fee award.

PARTNERS INCOME	ISB	LOAN	TOTAL AWARD
£17500	1000	5949	6949
£22000	819	5287	6106
£27000	483	4930	5413
£33000	80	4666	4746
£38000	0	4191	4191
£46000	0	3302	3302

A student studying an HND Year 1, who does not qualify for tuition fee award.

PARTNERS INCOME	ISB	LOAN	TOTAL AWARD
£17500	0	6164	6164
£22000	0	5968	5968
£27000	0	5413	5413
£33000	0	4746	4746
£38000	0	4191	4191
£46000	0	3302	3302

A student studying an HNC, who does qualify for tuition fee award.

PARTNERS INCOME	ISB	LOAN	TOTAL AWARD
£17500	1000	5339	6339
£22000	819	4677	5496
£27000	483	4320	4803
£33000	80	4056	4136
£38000	0	3581	3581
£46000	0	2692	2692

A student studying an HNC, who does not qualify for tuition fee award.

PARTNERS INCOME	ISB	LOAN	TOTAL AWARD
£17500	0	5554	5554
£22000	0	5358	5358
£27000	0	4803	4803
£33000	0	4136	4136
£38000	0	3581	3581
£46000	0	2692	2692

INDEPENDENT LONE PARENT SUMMARY *(please remember if you are aged 50+ you may not receive the student loan)*

A student studying an HND Year 1, who does qualify for tuition fee award.

STUDENTS UNEARNED INCOME weekly	LONE PARENT GRANT	ISB	LOAN	TOTAL AWARD
<£ 20.52	1305	1000	5949	8254
£ 35.00	552	1000	5949	7501
£ 55.00	0	1000	5461	6461
£ 75.00	0	1000	4421	5421
£ 95.00	0	1000	3381	4381
£120.00	0	1000	2081	3081

A student studying an HND Year 1, who does not qualify for tuition fee award.

STUDENTS UNEARNED INCOME weekly	LONE PARENT GRANT	ISB	LOAN	TOTAL AWARD
<£ 20.52	1305	0	6164	7469
£ 35.00	552	0	6164	6716
£ 55.00	0	0	5676	5676
£ 75.00	0	0	4636	4636
£ 95.00	0	0	3596	3596
£120.00	0	0	2296	2296

A student studying an HNC, who does qualify for tuition fee award.

STUDENTS UNEARNED INCOME weekly	LONE PARENT GRANT	ISB	LOAN	TOTAL AWARD
<£ 20.52	1305	1000	5339	7644
£ 35.00	552	1000	5339	6891
£ 55.00	0	1000	4851	5851
£ 75.00	0	1000	3811	4811
£ 95.00	0	1000	2771	3771
£120.00	0	1000	1471	2471

A student studying an HNC, who does not qualify for tuition fee award.

STUDENTS UNEARNED INCOME weekly	LONE PARENT GRANT	ISB	LOAN	TOTAL AWARD
<£ 20.52	1305	0	5554	6859
£ 35.00	552	0	5554	6106
£ 55.00	0	0	5066	5066
£ 75.00	0	0	4026	4026
£ 95.00	0	0	2986	2986
£120.00	0	0	1686	1686

APPLYING TO THE STUDENT AWARDS AGENCY FOR SCOTLAND

When should I apply?

As soon as you know which course you wish to study. Do not wait for exam results. If you do not get on your chosen course you can easily change or cancel your application.

To have your funding award in place for beginning your course you should complete your application by 30th June 2011.

How do I apply?

The only way to apply is online at the SAAS website. The address is **www.saas.gov.uk**.

What do I need to apply?

- A current email address
- Your SAAS reference number if you have applied to SAAS in the past
- Your National Insurance number
- Your bank account details
- Your course and college details
- Your passport details if you have one

You will have a user name and password that you must keep safe as you may need to use them again.

What if I do not qualify for tuition fee support from SAAS?

If this is due to previous study you will be invoiced from the college for the £1285 cost of your course.

You can arrange a payment plan with the college Finance Office to ensure you have paid your tuition fees before your course is complete.

If you do not qualify for tuition fee support due to residency issues your tuition fee may be considered international rate and could be as much as £4500. Please contact the college Finance Office to discuss your tuition fee.

What else can I apply for?

Full time students can complete a Higher Education Additional Funding Application Form. This form is available from the Student Funding Office. It is a financially limited fund and can be awarded on a first come first served basis. It enables the college to assess you for:

- The Higher Education Discretionary Fund**
- The Higher Education Childcare Fund**
- The Lone Parent Childcare Grant**

THE HIGHER 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 such as placement travel and study costs.

Eligibility?

Initially based on residency, maximum funding must have been applied for from SAAS. Means testing applies and housing cost hardship through student status will be sought.

How is it paid?

Generally in monthly instalments into the students bank account. It can by request be paid directly to the housing association.

How is it awarded?

An award will be issued to successful applicants detailing amounts awarded and expected payment dates. This will normally be within 4 weeks of submitting a completed application.

Responsibilities?

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

The assessment?

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

HIGHER EDUCATION 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. 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. Students studying on a full time basis may apply.

Eligibility?

Initially assessed upon residency. Satisfactory evidence of being a lone parent and having registered childcare costs would be required. Maximum funding from all other sources would need to be claimed.

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 the Higher Education Additional Funding Application Form.

STUDENTS AND BENEFITS

PARENTS OF YOUNG STUDENTS

Child Benefit and Child Tax Credit cannot be claimed by parents of young students studying at Higher Education level.

JOBSEEKERS ALLOWANCE

Students cannot be in receipt of Jobseekers Allowance and study on a full time basis.

CARER'S ALLOWANCE

Students cannot be in receipt of Carer's Allowance and study on a full time basis.

INLAND REVENUE TAX CREDITS

Student loans do not count as taxable income for Tax Credit purposes though supplementary grants may.

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:

- **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 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 AWARDS AGENCY FOR SCOTLAND:

Gyleview House
Redheughs Rigg
EDINBURGH
EH12 9HH

Tel. 0300 555 0505
Web. www.saas.gov.uk

STUDENT LOANS COMPANY:

100 Bothwell Street
GLASGOW
G2 7JD

Tel. 0845 026 2019

JAMES WATT COLLEGE STUDENT INFORMATION CENTRE:

Greenock
North Ayrshire

Tel. 0800 587 2277
Tel. 0800 085 8200

JAMES WATT COLLEGE STUDENT FUNDING OFFICE:

Finnart Street / Largs Campus
Waterfront Campus
Kilwinning Campus

Tel. 01475 553150
Tel. 01475 553034
Tel. 01294 555322

DEPARTMENT FOR WORK & PENSIONS:

For students in North Ayrshire:

Jobcentre Plus
Kilmarnock BDC
Baird Street
GLASGOW
G90 8BB

Tel. 0845 608 8632

For students in Inverclyde:

Jobcentre Plus
Greenock BDC
Baird Street
GLASGOW
G90 8AZ

Tel. 0845 608 8598

LOCAL COUNCIL OFFICES:

Inverclyde Council
Housing & Council Tax
North Ayrshire Council
Housing & Council Tax

Tel. 0800 013 1375

Tel. 0845 603 0595

INLAND REVENUE CONTACT DETAILS:

Child Benefit
Tax Credit
Centre One P.A.Y.E.

Tel. 0845 302 1444

Tel. 0845 300 3900

Tel. 0845 300 0627



James Watt College is an equal opportunities college

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