



Edinburgh College

FUNDING GUIDE

2020/21

For the future you want

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This booklet provides general information about the assistance available to fund your studies at Edinburgh College. Please note, funding is not guaranteed and you should plan how you will meet all the costs of studying, including living expenses, before you accept a place at college.

If you wish to discuss your circumstances and eligibility for funding in more detail, please contact Student Services on **0131 669 4400** or studentfunding@edinburghcollege.ac.uk.

FUNDING OPTIONS

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 for eligible students on full-time and part-time further/higher education courses.

FURTHER EDUCATION COURSES

(National Certificate, Advanced National Certificate, SQA, SVQ, City & Guilds, BTEC, NPA or an Access Course)

| | Fees | EMA | Bursary | Childcare | Discretionary |
|---------------------------------------|------|-----|---------|-----------|---------------|
| Full-time (16 hours per week or more) | ✓ | ✓ | ✓ | ✓ | ✓ |
| Part-time (under 16 hours) | ✓ | ✓ | ✗ | ✓ | ✓ |

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

FUNDING OPTIONS

HIGHER EDUCATION COURSES (HNC, HND, Associate Degree)

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

For full information and to apply for any of these funds, please visit [saas.gov.uk](https://www.saas.gov.uk)

If you require any assistance, please also visit Student Services to meet with an adviser.

For further information on:

- The discretionary fund - Please see page 14
- The childcare fund - Please see page 11

Please note not all courses are eligible for funding. Please contact Student Services if you wish to discuss your options.

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 before 30th September can apply for funding from the start of the course. Students who are 16 between 1st October and 28th February 2021 can still apply for funding, however any award you are eligible to receive will not start until January 2021.

Generally you should meet the below criteria:

- Ordinarily resident in the UK for 3 years before 13th August 2020
- Ordinarily resident in Scotland on 13th August 2020
- Be settled in the UK with no time restrictions on remaining in the UK (e.g. British/EU citizenship or Indefinite Leave to Remain/Permanent Residence)

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 Services for assistance.

If you do not satisfy the above criteria, you may not be eligible for College funding. However, there are other categories of students who may be eligible to apply for funding depending on their nationality or UK immigration permission (e.g. refugees). Fees status criteria and residency requirements are complex and funding eligibility depends on each individual's circumstances. Please contact Student Services for assistance or complete a Fees Status Questionnaire and return it to the International Team who can determine whether you are a 'home' or 'international' student for funding purposes.

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 for this.

If you are from England, Northern Ireland or Wales – you may need to apply to your Local Education Authority for funding assistance, however please contact Student Services for further information.

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 level courses) regardless of any funding you have received. You should however still submit an application for bursary/EMA funding to be fully considered. There is a right of appeal if your application is rejected.

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.

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 fees as your eligibility will be considered automatically at enrolment.

For part-time further education courses, 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 further information on:

Part-time fee waiver: edinburghcollege.ac.uk/Student-Life/Course-Fees

Individual Training Account: <https://www.myworldofwork.co.uk/learn-and-train/sds-individual-training-accounts-ita>

For higher-education courses, fees are payable in advance unless you have applied and been awarded funding by another source, such as SAAS. For further information regarding available funding please visit saas.gov.uk.

If you have any queries relating to fees please contact:

For fee eligibility - CAMs@edinburghcollege.ac.uk

For fee payments - finance@edinburghcollege.ac.uk

WHAT FUNDING MAY I BE ELIGIBLE FOR?

5.1 Education Maintenance Allowance

Students may qualify for an EMA up to the age of 20 for full or part-time study. Please note that students who are 18 or over on the course start date and on a full-time further education course will normally be assessed for Further Education Bursary maintenance allowances rather than an EMA. However students under 18 will normally be considered for an EMA and travel and course expenses from the bursary fund.

Students who qualify for EMA will receive an allowance of £30 per week. This allowance is means-tested against the following household income:

| Gross Income for the 2019/20 tax year | No. of dependent children in household | Award |
|---------------------------------------|--|-------|
| £0-£24,421 | 1 | £30 |
| £0-£26,884 | 2+ | £30 |

This allowance is paid fortnightly in arrears and **must** be paid to a student's own bank account and 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 studying on full-time further education courses can apply to the college for a bursary. **Part-time courses are not funded by the College through the bursary fund but application can be made to the discretionary fund for assistance.** A bursary award is typically made up of three elements:

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

Bursary awards are means-tested against parent's/guardian's/partner's/student's income (where applicable) 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.

WHAT FUNDING MAY I BE ELIGIBLE FOR?

5.2.1 Bursary maintenance allowance

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 (19/20 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 | Student Weekly maintenance amount with no other dependent children |
| Less than £24,275 | £84.30 | £84.30 | £84.30 | £106.53 |
| £30,000 | £68.46 | £71.99 | £76.38 | £90.69 |
| £35,000 | £55.54 | £59.07 | £69.92 | £77.77 |
| £40,000 | £42.62 | £46.15 | £63.47 | £64.85 |
| £45,000 | £29.70 | £33.23 | £57.00 | £51.93 |
| £50,000 | £16.78 | £20.31 | £50.54 | £39.81 |

*To be eligible to receive these amounts, the parental home must be outwith 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. The amount may also be reduced due to your own personal 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 on the start date of the course, 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 3 months prior to your course start date.
- Have supported yourself from earnings or benefits for any 3 years prior to your course start date (other than periods spent in full-time education).
- Have no living parents.
- Have a child who is dependent on you.
- Are estranged from your parents.

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 maintenance award of £106.53 per week. Please note, this amount may be reduced based on your own personal 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 (19/20 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 | £106.53 | £106.53 | £106.53 |
| £30,000 | £81.30 | £84.84 | £93.91 |
| £35,000 | £68.38 | £71.92 | £87.45 |
| £40,000 | £55.46 | £59.00 | £80.99 |
| £45,000 | £42.54 | £46.08 | £74.53 |
| £50,000 | £29.62 | £33.16 | £68.07 |

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 may differ. The amount may also be reduced due to your own personal income.

WHAT FUNDING MAY I BE ELIGIBLE FOR?

Care Experienced Students

The type of funding you may be eligible to receive will depend upon your current circumstances. Please submit confirmation with your funding application that you have been/are care experienced, e.g. a social worker letter. "Care experienced" can be for example, care leavers, foster care, residential care, kinship care, compulsory supervision orders, adoption etc. Please check with the college if you are not sure. Applicants do not have to submit proof of parental income but confirmation that they are care experienced and proof of identity such as a birth certificate or passport or driving licence or Young Scot Card. The Care Experienced rate is £202.50 a week. In addition, allowances such as travel and course expenses are paid, as applicable. Please either visit Student Services to discuss your circumstances in more detail, or contact the Student Funding Team studentfunding@edinburghcollege.ac.uk for assistance.

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, pension income, income from property etc. The first £20.52 of any unearned weekly income we take into account will be disregarded in the award assessment.

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. For students who are in receipt of Universal Credit, you may be eligible to receive a bursary maintenance payment of £28 per week. Students in receipt of other benefits, such as Income Support or ESA, will not be eligible to receive any bursary maintenance. Please note that PIP is not taken into account in award assessments.

All students entitled to remain on benefits may be eligible for assistance towards travel and essential kit costs.

Part-time students currently in receipt of jobseekers 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 from the discretionary fund 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. You do not need to be eligible to receive bursary maintenance to apply for assistance with these 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 2 mile radius of their college campus. The amount awarded is based on the cheapest form of travel, usually a monthly bus pass 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 income details.

5.2.3 Halls of Residence

Students who live outwith a reasonable travel distance of their college campus may be eligible for assistance towards college halls of residence costs up to £118.89 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 £31.14 per week, or EMA of £30.00 per week depending on your age/circumstances.

For further information regarding halls of residence, please click here:

edinburghcollege.ac.uk/Student-Life/Accommodation

5.2.4 Dependants Allowance

If you have care, financial or legal responsibility for an adult dependant, you can apply for a dependant's allowance of up to £57.32. 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 £57.32 per week.

WHAT FUNDING MAY I BE ELIGIBLE FOR?

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
- 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. Awards can also include costs incurred during college holiday periods – these vary from provider to provider.

The childcare fund does not cover:

- Deposits
- 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), Universal Credit (Childcare element) and Local Council partnership funding.

How does the fund work?

Students must satisfy the residency requirements set out by the Scottish Funding Council. Please see section 2 of this guide for further information.

The level of assistance will be based on the amount of the household income. Household income is calculated using the student's own income for the current tax year plus, if appropriate partner/spouse income for the previous tax year. The following table shows the level of support available:

| Gross income per household Percentage of costs you may be eligible for | |
|--|------|
| £24,000 or less | 100% |
| £24,001 to £27,000 | 80% |
| £27,001 to £30,000 | 60% |
| £30,001 to £33,000 | 40% |
| £33,001 to £37,000 | 20% |
| £37,001 or more | 0% |

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 however this part is income assessed.

Please note that Edinburgh College makes childcare payments directly to the provider and not to the student.

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 FUNDING MAY I BE ELIGIBLE FOR?

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 with a grant, not a loan, 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. More information on other funding options can be found in the brochure. 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 Services staff will let you know what evidence we need from you, as it will differ depending on your reason for applying.

Student Services run drop-ins Monday to Friday from 10.30am - 2.30pm. You can speak to a Student Advisor about the Discretionary Fund or any other financial issues you are having. All drop-ins are confidential. If there are restrictions in place because of the Covid 19 virus the College will advise you of the procedure for contacting Student Services.

Please note that the Discretionary Fund often cannot help to fully cover 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.

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. Applications received after the 6th week of your course will only be awarded from the date the completed application was received.

How do I apply?

Bursary/EMA/Childcare applications are available once you have accepted an offer of place on a relevant course. All applications are made via the online application system. There is also an online application process for the Student Discretionary Fund.

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.

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, or the original documents can be submitted to Student Services at any Edinburgh College campus.

Please note your application will not be treated as complete until we have received all the supporting evidence requested from you.

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.

What if my application is refused?

If your application is refused, we will send notification advising the reason for rejection and also details of the contact for appeals if you decide to make one.

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 authority website for instructions to claim this exemption. Forms can be submitted to Student Services for completion.

7.3 Tax Credits

Depending on your circumstances, you may be entitled to claim child tax credits or working tax credits. For further information, please click the following link:

[gov.uk/topic/benefits-credits/tax-credits](https://www.gov.uk/topic/benefits-credits/tax-credits)

JOBZONE



Edinburgh College
JOBZONE

If you need to get a part-time or holiday job to help fund your studies then the Edinburgh College Jobzone can help. We can assist you in finding a job that will fit around your studies and allow you to develop valuable skills while also giving you the all-important cash! Jobzone offers support with writing a CV, filling out application forms, interview techniques and where to look for work. We also offer advice on tax, National Insurance and working regulations.

You can register for Jobzone by speaking to Student Services or by sending a short email to jobzone@edinburghcollege.ac.uk. Please include your full name and EC student number in the email.

Useful Contacts

National Insurance

Universal Jobmatch

Advice on working rights

Making career decisions

0845 600 0643

gov.uk/jobsearch

worksmart.org.uk

myworldofwork.co.uk

ADVICE, GUIDANCE AND SUPPORT

For whatever reason, people can find themselves in debt and unable to pay their bills. Edinburgh College offers confidential advice, guidance and support that may help when there seems to be nowhere else to turn.

Student Services are able to offer help and advice regarding:

- Budgeting – with an accurate budget, you will be able to cut out unnecessary spending 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.

If you would like help and advice on budgeting and managing your money, Student Services run drop-ins from 10.30am - 2.30pm, Monday to Friday and can be found on the ground level on all Edinburgh College campuses.

USEFUL CONTACTS

STUDENT FUNDING

Tel: **0131 669 4400**

studentfunding@edinburghcollege.ac.uk

STUDENT AWARD AGENCY SCOTLAND (SAAS)

General Enquiries tel: **0300 555 0505**

Part-time fee grant enquiries tel: **0300 300 3137**

saas.gov.uk

saas.geu@scotland.gsi.gov.uk

EDINBURGH COUNCIL

Council tax and benefits tel: **0131 469 5000**

MIDLOTHIAN COUNCIL

Revenues and benefits tel: **0131 271 3201**

Email: enquiries@midlothian.gov.uk

EAST LoTHIAN COUNCIL

Tel: **01620 827827**

Email: customerservices@eastlothian.gov.uk

HMRC

Tax credit general enquiries tel: **0345 300 3900**

Self-assessment tel: **0300 200 3310**

Income tax tel: **0300 200 3300**

STUDENT DISCRETIONARY FUND

Tel: **0131 669 4400**

USEFUL CONTACTS

FINANCE OFFICE

Fee Payments:

| | |
|--------------------|---------------|
| Granton campus | 0131 559 4026 |
| Milton Road campus | 0131 344 7151 |
| Midlothian campus | 0131 344 7157 |
| Sighthill campus | 0131 535 4660 |

EDINBURGH CHILDCARE INFORMATION

scottishchildcare.gov.uk

LONE PARENT HELPLINE

Tel: 0808 801 0323

EDINBURGH COLLEGE INTERNATIONAL TEAM

0131 535 4738

international@edinburghcollege.ac.uk

UKCISA (UK COUNCIL FOR INTERNATIONAL STUDENT AFFAIRS)

0207 788 9214

ukcisa.org.uk/Information--Advice/Fees-and-Money/Scotland-fee-status

NOTES

For more information please visit:



edinburghcollege.ac.uk



0131 669 4400

Date Published – July 2019. All information within this document is subject to change on publication of Scottish Funding Council policy guidelines.

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For the future you want

Edinburgh College is a registered charity in Scotland.
Charity number SCO21213

Our course portfolio and campus allocation may be subject to alteration.