

A Student Guide to Funding

Further Education Bursaries and Education Maintenance Allowance 2011/2012



Also available in large print (16pt)
and electronic format.

Ask Student Services for details.

www.perth.uhi.ac.uk

Perth College is a registered Scottish charity, number SC021209.

It is Very important That You Read This Guide Carefully
Before Completing Your Application Form

Contents

	Page
Introduction	1

If you were born before 6 September 1991 you will be eligible to apply for a Bursary. You should read the following sections.

Guide to Further Education Bursaries

What is a Bursary?	2
Who can apply for a Bursary?	2
Are all Bursaries the same?	2
Which courses are eligible for Bursary support?	3
For how long will Bursary support be available?	3
What if I have studied before?	3
What will the Bursary consist of?	4
When should I apply?	4
How will my Bursary application be assessed?	4
How much will I receive?	5
What information will I be asked to provide?	6
How will the information be processed?	7
How will I be paid?	7

If you have reached your statutory school leaving age and you were born between 6 September 1991 and 30 September 1995 you will be eligible to apply for an Education Maintenance Allowance from September 2011. If your 20th birthday falls during the academic year, you would be transferred from EMA to Bursary after your 20th birthday.

Students born between 1 October 1995 and 29 February 1996 will be eligible to apply for funding from January 2012. You should read the following sections.

Guide to Education Maintenance Allowances (EMA)

What is an Education Maintenance Allowance?	8
Who can apply for an EMA?	8
Which courses are eligible for EMA support?	8
For how long will EMA support be available?	8
When should I apply?	8
How will my EMA application be assessed?	8
How much will I receive?	9
What information will I be asked to provide?	10
How will the information be processed?	10
How will I be paid?	10

General Information

What are my responsibilities?	11
Can I Appeal?	11
How can I find out more?	11

Introduction

This guide aims to provide guidance and information if you are applying for a Bursary and/or EMA from Perth College UHI. Please read it in full before you begin completing the Application Form. The guide is not an exhaustive statement that can cover every individual set of personal circumstances, and since student funding rules can be complicated, it is important that you obtain advice and information in relation to your own personal situation.

If you would like to discuss the financial implications of coming to college, or you need help to complete the Application Form, our Student Funding Team will be happy to help you. You can contact them by phoning 01738 877375, or by e-mailing pc.student_funding@perth.uhi.ac.uk

Please Remember

- **You should not take important decisions about coming to college or leaving employment until you have received written confirmation about your eligibility for financial support.**
- **You must complete an application form before you will receive any form of financial support.**
- **If your application is submitted after the start of term, assessment will take longer, and any payments will be delayed.**

Guide to Further Education Bursaries

1 What is a Bursary?

A bursary is a financial award given to a student at the discretion of a College to help maintain that student in their education beyond their statutory school leaving date.

2 Who can apply for a Bursary?

Anyone who meets the residential requirements may be eligible. In most cases, if you have been resident in the United Kingdom for the 3 years before the start date of your course and are resident in Scotland at the start of the course, you are likely to be eligible. There are a number of special cases in relation to residency requirements and so if you are in any doubt about this issue, please contact the Student Funding Team.

Even if you feel that you wouldn't qualify for money to support you, it is strongly recommended that you apply.

3 Are all Bursaries the same?

There are 3 categories of bursary which are applied according to your age:

Students Under 18 Years: A bursary for students who are not entitled to an EMA and who are under 18 on the start date of their course*.

Parentally Supported Students: A bursary for students who are aged 18 or over but under 25 on the start date of their course*.

Self Supporting Students: A bursary for students who are aged 25 or over on the start date of their course*.

If you have not yet reached the age of 25, you should still be defined as "Self-Supporting" if one or more of the following criteria applies to you on the start date of your course*.

- You are married**. This does not include situations where the student was married but that marriage broke down prior to the start date of the course; or
- You have no parents living; or
- You are caring for a child dependent on you; or
- You have supported yourself for a total of at least 3 years. This includes periods where you were either:
 - i in employment and earning equal to or more than current income support levels; or
 - ii supported by a partner with earnings equal to or more than current income support levels; or
 - iii on a training programme operated by or on behalf of the Employment Service, Scottish Government, Scottish Enterprise or Highlands and Islands Enterprise; or
 - iv in receipt of unemployment benefit/jobseeker's allowance and/or can provide confirmation that you were available or registered for employment or actively seeking employment; or

- v in receipt of employment and support allowance, sickness benefit, invalidity pension, incapacity benefit, maternity allowance, severe disablement allowance, statutory sick pay or statutory maternity pay; or
- vi in receipt of income support or New Deal payments; or
- vii caring for a person (adult or child) dependent on them. The college will look for evidence that the student has been the **primary** carer for an adult.

The onus is on you, the student, to provide documentary evidence to prove you have Self-Supporting status. If there is not sufficient evidence to prove this, then the College will consider you under one of the other categories of support.

*This is the course start date rather than the date that you start the course.

**Married here is defined as being legally married, in a legally recognised civil partnership or living with a partner in an established relationship at the start date of the course.

4 Which courses are eligible for Bursary support?

Bursary support may be available for a course or programme of study, which leads to a recognised qualification up to, but not including Higher National Certificate.

Generally bursaries are made available to support full-time attendance on a course or programme.

Part-time students may be eligible for support towards travel and study expenses. A part-time student must study a minimum of 8 hours per week over a minimum of a 10 week period. Please note that you will not receive bursary support to meet the cost of part-time tuition fees but you may be entitled to receive free tuition through a Fee-Waiver. If you would like to establish whether or not you could be eligible for Fee-Waiver, please contact our Student Funding Team.

5 For how long will Bursary support be available?

It is expected that a vocational qualification will normally be completed within a one year course or programme. In certain circumstances, courses may be approved by the College Board of Management for a maximum of 3 years of study. Applicants should note that approval of year one should not be taken as a guarantee of support for future years.

6 What if I have studied before?

Bursaries will not normally be available for those who have previously received financial support for a full time course beyond the age of 18 years. However, in some circumstances the College may make a second award if there are fair and good reasons for doing so. Second bursaries may also be awarded after a specified period of time has passed.

If you have studied before and would like to check your eligibility for a bursary, please contact our Student Funding Team for advice.

7 What will the Bursary consist of?

A bursary may include help with:

- Maintenance – living expenses such as accommodation, clothing and food.
- Study Expenses – the cost of necessary materials, clothing and equipment - this may be provided in kind by the College.
- Travelling Expenses.
- Expenses for students with Additional Needs.
- Caring for an Adult Dependant – Dependants Allowance is available to eligible students.

8 When should I apply?

When you have been offered a formal acceptance on a College course or programme you will be sent a funding Application Form along with your acceptance letter. When you have accepted your place in writing, you should apply for a bursary as quickly as possible. Please note that as bursary funding is cash limited, awards are subject to the necessary funds being available.

In the run up to the start of term, we will receive hundreds of enquiries and applications. It is very important to get your application form in early since applications are dealt with in strict date order of receipt and so the later we receive your application, the later you will begin to receive payments.

We aim to ensure that everyone whose application is received before 31 July receives their first bursary payment within 2 weeks of the start of the course. There is no closing date for receipt of applications, but if your application is received after 31 July, payments may be delayed by up to one month. Please note also that bursary payments can only be backdated to the start of the course if your application is received within 6 weeks of the start of your course.

If you apply for a bursary after the start of a course, you should seek the help of the Student Funding Team in checking your completed application form and supporting documentation as this will help us to process the application as quickly as possible.

Remember: If your application is late you are advised to have some funds available for the start of your course.

9 How will my Bursary application be assessed?

You will be asked to provide full details of your personal and domestic circumstances on the Application Form. Students who live in the parental home and are aged under 25 will be awarded a standard maintenance allowance while students who have Self-Supporting status will normally be eligible for a higher maintenance allowance. In addition, allowances may also be paid for adult dependants according to set criteria.

Your assessment will also take account of any financial contribution which you, your parents or spouse/partner could reasonably be expected to make towards your expenses. Assessment of this contribution is made against the available income of both parents, spouse/partner or the applicant as appropriate.

10 **How much will I receive?**

Maintenance Allowance

The National Bursary Policy provides an agreed basic rate for each category of bursary. The actual amount paid to you depends on your personal and family circumstances.

The following table shows how the weekly maintenance allowances for different categories of student changes dependent on parental or spouse/partner income.

Students Aged Under 18		
At Home	Away From Home	
EMA rates payable	Parental Income	Weekly Amount
	Under £20351	£35.40
	£22500	£28.80
	£25000	£22.34
	£27500	£15.88
	£30000	£9.12
	Over £33645	£0.00

Parentally Supported Students			
At Home		Away From Home	
Parental Income	Weekly Amount	Parental Income	Weekly Amount
Under £24275	£70.48	Under £24275	£89.07
£25000	£67.56	£25000	£86.15
£30000	£54.64	£30000	£73.23
£35000	£41.72	£35000	£60.31
£40000	£28.80	£40000	£47.39
£45000	£15.88	£50000	£21.55
Over £51100	£0.00	Over £56296	£0.00

Self Supporting Students living with a Spouse or Partner			
Spouse/Partner's Income	Weekly Amount	Spouse/Partner's Income	Weekly Amount
Under £20643	£89.07	£45000	£25.09
£22500	£83.23	£50000	£12.17
£25000	£76.77	Over £53670	£0.00
£30000	£63.85		
£35000	£50.93		
£40000	£38.01		

Please note that these figures are for guidance only based on a 40 week course and may vary depending on your personal circumstances. The above tables do not take into account any travel/study expenses or dependant's allowances that may be payable (see over).

Deductions may also be made based on the income available to the student. Deductions on a pound per pound basis are made on student income as follows:

- Unearned income in excess of £20.52 per week.

For further information about the means testing procedure, the National Bursary Policy is available at www.sfc.ac.uk or from a member of the Student Funding Team.

Dependant's Allowance

A Dependant's Allowance of £50.77 per week may be payable to full-time students who have care responsibilities for an **adult dependant**. A student can only claim for one dependent adult. Any dependant's allowance is also subject to a deduction in respect of the adult dependant's income.

Travel

If you live more than 2 miles from the College you **may** get help with your travel expenses. It is expected that students who choose to move away from home to study or while studying at Perth College will stay in Perth, therefore travel will **not** be paid to students choosing to stay outwith Perth.

- **Students Under 18 Years of Age**
All students, regardless of household income, aged under 18 are provided with a travel pass which should be available for collection when you start your course. If you have not received your travel pass within 2 weeks of your course commencing, please contact Reception at the Brahan Building.
- **Loss of Travel Pass**
If you lose your travel pass you will be required to pay £5.00 (£25 for Citylink passes) for a replacement. A letter of authority will be issued to allow you to travel until a replacement pass has been processed. Please contact Reception at the Brahan Building.
- **Students Over 18 Years of Age**
A means-tested travel allowance may be available to students aged over 18 who are eligible.

11 What information will I be asked to provide?

When you complete a Funding application form you will be asked to provide personal details about yourself and your family. It is important that you complete the form fully and supply all relevant documents.

Failure to submit the correct documentation will result in a delay in processing your application. However, if you cannot provide complete information on the application form, eg because you cannot get tax certificates immediately, you should still send the form in with a covering letter indicating what documentation is missing and the reasons for late submission.

When filling in the financial details on the application form, it is very important that the information you give is accurate. Each year a significant proportion of bursary applications are investigated in depth, and such investigations can lead to students receiving more money than previously allowed, or conversely a demand for repayment of sums already paid and the involvement of solicitors.

12 **How will the information be processed?**

All information supplied will be treated confidentially and when processed it will be stored under the terms of the Data Protection Act 1998 on a computer system at the College. The information given may be used in the prevention of fraud and may be shared within the Perth College Customer & Student Services Team and passed on to the SFC and other colleges for audit and monitoring purposes.

13 **How will I be paid?**

A bursary is paid in regular 4 weekly instalments and will be paid into your bank account by automatic transfer. The first instalment will be paid to you within 3 weeks of the start of the course provided your application form is received by 31 July. A bursary covers the full academic year including Christmas and Easter holidays, but does not cover the Summer holiday.

Remember, it is advisable to have enough cash for the first few weeks of term if you have applied for your bursary after the end of July, in case you do not receive your first payment until one month after you begin your course. This is particularly the case if you applied after the start of your course.

You must have a bank or building society account to enable us to pay you your award.

If you already have a Bank or Building Society account please ensure that it is part of the Bankers Automated Clearing System (BACS) - if it is not please change to one that will allow your bursary to be transferred directly into your account.

ie	Bank Sort Code	6 digits
	Bank Account Code	8 digits

You will not be asked to supply these details until your bursary has been processed and you are sent a letter of award.

Remember, failure to submit accurate Bank/Building Society numbers will result in your payment being delayed.

Guide to Education Maintenance Allowances (EMAs)

1 What is an EMA?

EMAs comprise a weekly means tested allowance payable during term time, with additional bonuses payable for good conduct, attendance and progress. This will be payable in all cases to eligible students (see section 2 "Who can apply for an EMA?").

2 Who can apply for an EMA?

If you are applying for funding for a course starting in September 2011 you must have been born between 6 September 1991 and 30 September 1995. If your 20th birthday falls during the academic year, you would be transferred from EMA to bursary after your 20th birthday.

Students born between 1 October 1995 and 29 February 1996 will not be eligible to receive funding until January 2012. For those courses starting in January 2012, the above students are eligible along with students born between 1 October 1995 and 29 February 1996.

3 Which courses are eligible for EMA support?

You must be on a recognised full time course of study – doing a recognised qualification up to SVQ Level III, which does not attract any other form of public or employer support.

4 For how long will EMA support be available?

Payment will normally be restricted to a maximum of 3 years for any individual student. However, you may be entitled to more than 3 years if you have additional support needs.

5 When should I apply?

When you have been offered a formal acceptance on a College course or programme you will be sent a funding Application Form along with your acceptance letter. When you have accepted your place in writing, you should apply for an EMA as quickly as possible.

In the run up to the start of term, we will receive hundreds of enquiries and applications. It is very important to get your application form in early since applications are dealt with in strict date order of receipt and so the later we receive your application, the later you will begin to receive payments.

We aim to ensure that everyone whose application is received before 31 July receives their first EMA payment within 3 weeks of the start of the course. There is no closing date for receipt of applications, but if your application is received after 31 July, payments may be delayed by up to one month.

Students applying for an EMA will not have payments backdated to the start of term if their application is received after 30 September 2011.

Remember: If your application is late you are advised to have some funds available for the start of your course.

6 How will my EMA application be assessed?

Your application will be assessed on the basis of the gross taxable income in your household. You will have to provide documentary proof to support the application. The assessment will be based on the tax year ending 5 April 2011.

7 How much will I receive?

Your application will be assessed on the basis of the gross taxable income in your household and whether you have received an EMA before. The assessment will be based on the tax year ending April 2011.

There is one EMA weekly payment band of £30. Income eligibility is as follows:

Income	Weekly Amount
Only child, household income up to £20,351	£30
Only child, household income over £20,351	£0
More than one child in household, household income up to £22,403	£30
More than one child in household, household income over £22,403	£0

EMA Students who live away from the parental home may be entitled to receive an additional means tested allowance of up to £35.40 per week payable from the Bursary Fund.

Travel

If you live more than 2 miles from the College you **may** get help with your travel expenses. It is expected that students who choose to move away from home to study or while studying at College will stay in Perth, therefore travel will **not** be paid to students choosing to stay outwith Perth.

Students aged under 18 in receipt of an EMA who receive help with travel expenses are provided with a travel pass funded from existing College bursary funding, which should be available for collection when you start your course. If you have not received your travel pass within 2 weeks of your course commencing, please contact Reception at the Brahan Building.

Students aged 18 or over on the start date of their course who receive help with travel expenses, will receive a means tested travel allowance.

▪ **Loss of Travel Pass**

If you lose your travel pass you will be required to pay £5.00 for a replacement (£25 for Citylink passes). A letter of authority will be issued to allow students to travel until a replacement pass has been processed. Please contact Reception at the Brahan Building.

Study Expenses

Students in receipt of an EMA may be entitled to receive a single allowance for course study expenses paid from existing College bursary funding.

8 **What information will I be asked to provide?**

When you complete a Funding application form you will be asked to provide personal details about yourself and your family. It is important that you complete the form fully and supply all relevant documents.

Failure to submit the correct documentation will result in a delay in processing your application. However, if you cannot provide complete information on the application form, eg because you cannot get tax certificates immediately, you should still send the form in with a covering letter indicating what documentation is missing and the reasons for late submission.

When filling in the financial details on the application form, it is very important that the information you give is accurate. Each year a significant proportion of funding applications are investigated in depth, and such investigations can lead to students receiving more money than previously allowed, but sometimes they can lead to a demand for repayment of sums already paid and the involvement of solicitors.

9 **How will the information be processed?**

All information supplied will be treated confidentially and when processed it will be stored under the terms of the Data Protection Act 1998 on a computer system at the College. The information given may be used in the prevention of fraud and may be shared within the Perth College UHI Customer and Student Services Team and may be passed on to the SFC and other colleges for audit and monitoring purposes.

10 **How will I be paid?**

An EMA is paid in arrears in regular 2 weekly instalments and will be paid into your bank account by automatic transfer. The first instalment will be paid to you within 3 weeks of the start of the course. An EMA covers the full academic year but does **not** include October, Christmas, Easter and Summer holidays.

Remember, it is advisable to have enough cash for the first few weeks of term if you have applied for your EMA after the end of July, in case you do not receive your first payment until one month after you begin your course. This is particularly the case if you applied after your course has started.

You must have a bank or building society account to enable us to pay your award.

If you already have a Bank or Building Society account please ensure that it is part of the Bankers Automated Clearing System (BACS) - if it is not please change to one that will allow your EMA payments to be transferred directly into your account.

ie	Bank Sort Code	6 digits
	Bank Account Code	8 digits

You will not be asked to supply these details until your EMA has been processed and you are sent a letter of award.

Remember, failure to submit accurate Bank/Building Society numbers will result in your payment being delayed.

General Information

1 What are my responsibilities?

All bursaries and EMAs are subject to satisfactory conduct and progress and levels of attendance of 90% for bursaries and 100% for EMAs. Perth College UHI will provide you with further details of the conditions which are attached to an award and if you fail to meet these conditions the College may ask for a refund of any money already paid and may cancel future payments or withdraw the award.

If, during your course, your personal circumstances change, you may be able to apply for a re-assessment of your award. You should in the first instance seek advice from the Student Funding Officer.

2 Can I Appeal?

Grounds for Appeal

Bursaries and EMAs awarded by Perth College UHI are determined under the National Funding Policies laid down by the Scottish Funding Council. While the College seeks to administer the Policies with the maximum of efficiency and equity a formal appeals procedure has been established which can be used where students have either a general or specific appeal in respect of the way in which their application has been handled. Students may appeal on the grounds of failure to observe the correct procedures in handling the application or on the grounds of incorrect calculation of the amount.

However, where there would appear to be grounds for appeal against the calculation the situation must in the first instance be taken up with the College Customer and Student Services Manager to allow a further assessment to be made. Please do this within 4 weeks of the date of the award letter. The College will not accept appeals that challenge the provisions of the Funding Policies.

If after this stage you are still not happy, you should write to the Director of Learning and Teaching stating clearly the reasons why you wish to refer your case to her. The correspondence should be clearly marked either "Appeal against Bursary Award" or "Appeal against EMA Award" as appropriate.

Appeals Procedure

The Director of Learning and Teaching or her nominee, normally a member of the Senior Management Team, will fully investigate the grounds of the appeal and reply within 15 working days of receiving the letter. The Director of Learning and Teaching or the Principal will be the final adjudicator in the Appeals Procedure.

Please contact the Student Services Team who will be happy to assist you with your appeal if you require their help.

3 How can I find out more?

If you have any further queries, our Student Funding Team will be happy to help you. Please phone 01738 877375 or email pc.studentservices@perth.uhi.ac.uk.

Important

An acknowledgement letter, along with any documents you have submitted, will be sent to you when we receive your application.

If you have not heard from us within 14 days of applying for your Bursary or EMA it may mean that we have not received it. Please contact our Student Funding Officer by phoning 01738 877206.

It is strongly recommended that you keep a photocopy of your application and accompanying documents and note the date below when you post it to us.

Bursary/EMA Application submitted - Date: _____