

Financing Your Studies at Perth College UHI

2010-2011



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

Ask Student Services for details.

www.perth.ac.uk

Perth College is a registered Scottish charity, number SC021209

Funding Support for Students at Perth College UHI

If you are considering coming to Perth College UHI to study it is important that you also think about how you will fund your studies, or in other words, what your income and outgoings will be while you are a student, and how you will manage this.

The information in this booklet is intended only as a general guide and we would encourage you to discuss your own individual financial situation with our Student Funding Adviser to ensure you are aware of all the funding that is available to you.

You can contact our Funding Adviser in the following ways:

Telephone: 01738 877375

Email: pc.student_funding@perth.uhi.ac.uk

In Person: Customer and Student Services, Brahan Building,
Perth College UHI

The funding you may receive will depend on the level of the course you are studying. Please ensure you refer to the Further Education Section of this guide if you are studying a course at NQ, NC, NPA, Access or City and Guilds level and the Higher Education Section if you are studying a course at HNC, HND or Degree level.



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Information for Full-Time and Part-Time Students on Further Education Courses such as NQ, NC, NPA, Access and City and Guilds

As a student on a Further Education course your main source of funding will either be a College Bursary or an Education Maintenance Allowance. These are financial awards that can cover course fees and help with living and travel costs. Before you can be given an award of either a Bursary or an EMA, you must meet a range of eligibility criteria.

What are the Eligibility Criteria for a Bursary?

To be considered for a Bursary you must have been ordinarily resident in the UK/EU for the past 3 years and be resident in Scotland before the course start date. If you meet these criteria, and you have not received funding for a course at the same level before, it is likely that you will not have to pay fees for your course and you may be entitled to receive help towards your living costs.

It is important to note that if you were in the UK solely or mainly for educational purposes, you will not be considered as being resident here.

If you have previously received a Bursary you may still be eligible for further funding but please contact our Student Funding Adviser for more information before completing an application form.

What Does a Bursary Cover?

A bursary includes:

- Maintenance Allowance – help with your living costs.
- Materials Allowance – help to pay for books or equipment that are essential for your course.
- Travel Expenses – if you live more than 2 miles from the College.
- Dependants Allowance – for adult dependants only.

Maintenance Allowance

This allowance is intended to help you with your general living expenses like accommodation and utility bills. Since the allowance is means tested, the amount you receive depends entirely on your personal circumstances and is affected by your age, whether you live alone, with your parents, or with a partner, and the income of your parents or partner. There is a "Living at the Parental Home Allowance" and a "Living Away from the Parental Home Allowance" and the one you receive will depend on your living situation.

The table below gives a guide to the maximum weekly allowances that may be available to students during 2010/11. It is important to remember that these figures are maximums and any amount you receive could be less than these. Unfortunately, due to insufficient allocation of Bursary funds from the Scottish Funding Council, we will only be able to pay 85% of the amounts indicated in the National Policy. It is our intention to increase this amount towards the full entitlement as and when available funds allow.

Students experiencing financial difficulties due to receiving a reduced award will be able to apply for additional assistance through the College's Discretionary Fund.

	Living at the Parental Home Allowance	Living Away from the Parental Home Allowance
Students supported by their parents aged over 18 and under 25 at the start of their course.	£59.91	£75.71
Students aged over 25 or classed as Self Supporting* at the start of their course.	£75.71	£75.71

*If you are aged 18-25 you could qualify as a Self Supporting student if you:

- Are married/are in a civil partnership/are living with a partner.
- Have no parents living.
- Have supported yourself from earnings or benefits, for 3 years or more.
- Are a main carer for a dependent child.

If you are aged under 25 and you cannot confirm (with documentary evidence) that you fall into any of these categories, you will be required to include your parents' income on your application form before it can be assessed and this income could affect the amount of Bursary available to you.

Dependants Allowance: You may be able to apply for a dependants' allowance of £43.15 per week if you have financial, care or legal responsibility for an adult. This allowance is means tested.

Materials Allowance: This may be available to provide you with essential books, materials and equipment for your course. This allowance is means tested if you are aged over 18 years.

Travel Expenses: We will only consider assistance with travel costs to students who live more than 2 miles from the college and payment will be awarded on the basis of the cheapest form of transport. It is expected that students who choose to move away from home to study at Perth College UHI will live in Perth. Therefore, travel expenses will not be awarded to students who choose to live outwith Perth. Travel Expenses are means tested if you are aged over 18 years.

If you are aged under 18, you may receive a travel pass rather than an allowance for travel. If you have applied for a Bursary by 31 July 2010 your pass should be ready for you to collect when you start your course but late applicants could have to wait up to 2 weeks. Refunds normally cannot be made for any travel costs you incur before your pass is available. It is important that you look after your pass as a replacement will cost between £5 and £25. Travel Expenses for under 18s are not means tested.

Could My Attendance at College Affect a Bursary?

Yes! Bursaries are completely dependant on attendance and so in order to continue to receive any Bursary you are awarded throughout your course you must achieve a minimum of 90% attendance. If your attendance falls below this level within any given month, your bursary will be stopped for that period.

What is an Education Maintenance Allowance?

An Education Maintenance Allowance (EMA) is an award made to students who are continuing in education after they have turned 16 and are eligible to have left school. A range of eligibility criteria apply to EMAs but if you are eligible, you may receive up to £30 per week and 2 bonus payments of £150 each, payable in January and June. EMAs are means-tested against parental income and dependant on satisfactory attendance and progress at college. Students who receive an EMA will also be eligible to apply for help with Travel Expenses and Materials Allowance from the college Bursary system. For students under 18 living away from home, there is an away from home allowance available of up to £30.09.

What are the Eligibility Criteria for an EMA?

A range of eligibility criteria apply to EMAs. In order to be eligible you must have been ordinarily resident in the UK/EU or UK Islands for the last 3 years. Your date of birth and the number of hours of classroom study involved in your course will also affect your eligibility. You must be studying a full-time Further Education course to be eligible for an EMA.

How Can I Apply for a Bursary or an EMA?

If you are offered a place on a full-time Further Education course you will be sent an application form that covers both Bursaries and EMAs. When you complete this and return it to the college, our Funding Team will assess your eligibility and inform you of what form of assistance and payment dates, if any, you are eligible to receive.

In order to guarantee the processing of your application before the start of term, you should make sure our Funding Team has received your form (along with any required documentary evidence, which must be originals) by 31 July 2010.

Will Part-Time Work Affect my Bursary or EMA?

No. Any wage income that you earn while you are a student will not affect your Bursary or EMA.

What Happens if I Leave My Course Early?

As bursaries are paid in advance, it is possible that you may have to repay some of the money you receive if you leave your course early. Any allowance you receive for study expenses such as books and materials would have to be repaid if you left your course before the end of Semester 1 on 28 January 2011. As EMAs are paid in arrears, it is less likely that you would have to repay any EMA if you left your course early. Please contact our Student Funding Adviser if you feel you will have to withdraw from your course.

What about Benefits?

Generally, full-time students do not qualify for benefits, and the Department for Work and Pensions (DWP) does not offer any financial support specifically for being a student. Some students can sometimes continue to claim benefit while attending college on a full-time basis and these students, eg lone parents, may be considered for bursary support to help with travel and study materials costs.

Should you receive financial assistance from any source while claiming benefit, you must inform both the DWP and the funding body of the assistance you receive and any change in your circumstances.

Please contact our Student Funding Adviser for more information on student entitlement to benefits. You will also be able to find out more at www.dwp.gov.uk.

Is There Any Other Help Available?

Some assistance may be available from the **Discretionary/Childcare Funds** for students who are experiencing particular financial difficulty. This can include help with Childcare (which must be registered or formal childcare), Housing Costs (for which you must have a legal tenancy/lease agreement in your name), and General Living Costs. This fund is means tested and is cash limited and you should apply as soon as you start your course by picking up a form from the Student Services area in the Brahan Building or the Reception in the Goodlyburn Building.

Council Tax: If you are living alone or with other full-time students, you will be exempt from paying council tax. If you are living with a non student with an income, you will be eligible to apply for a reduction in council tax. If you are living with more than one non student with an income, you will not receive any reduction in council tax.

Professional and Career Development Loans: Students who are not eligible for support from public funds may be eligible to apply for a Professional and Career Development Loan of between £300 and £10,000 to support themselves while studying.

For more information or to order an application pack on Professional and Career Development Loans, you can call the information line on 0800 585505 or visit them at www.direct.gov.uk/cdl.

What if I am Studying Part-Time?

Some funding may be available to students studying on a part-time basis depending on the course of study and individual circumstances.

Perth College UHI operates a Fee Waiver system which allows some students to study on a recognised part-time course for free. If you have been resident in the UK/EU for the past 3 years, are ordinarily resident in Scotland, and in receipt of certain benefits, you may be entitled to study part time and have your tuition fees waived. For more information on Fee Waivers and to check your eligibility, please contact our Student Funding Adviser.

Part-time students may be able to access a Perth College UHI Bursary which is means tested and can help with the cost of travel and essential study materials, but not tuition fees. Entitlement to this support is dependant on the number of hours you study and your personal circumstances.

Part-time students, who are not eligible to receive a Bursary, may be able to access support through the college Discretionary Funds to help with the costs of travel, study materials and registered formal childcare. These funds carry a range of eligibility criteria and are means tested.

If you are not eligible to have your tuition fees paid and you are earning less than £22,000 a year, you may be eligible to receive up to £200 of funding through an Individual Learning Account. ILA Scotland makes this funding available for approved courses. For the latest information or to request an application pack call the ILA Scotland helpline on 0808 100 1090 or visit www.ilascotland.org.uk.

Help if you Have a Disability or Additional Support Need

If you have a disability or additional support need, extra funding may be available through the College's Discretionary Fund. This funding is designed to help support you in meeting any extra costs, you may incur in relation to your disability or additional support need.

If you would like to find out more about the funding support that may be available to you, our Student Funding Adviser will be happy to discuss this with you.

Telephone: 01738 877375

Email: pc.student.funding@perth.uhi.ac.uk

In Person: Customer and Student Services, Brahan Building, Perth College UHI

Information for Full-Time and Part-Time Students on Higher Education Courses such as HNC, HND and Degree

Financial support for Scottish students on full-time HNC, HND and Degree courses is provided by the Student Awards Agency for Scotland (SAAS), a government agency based in Edinburgh.

SAAS offers a package of support to students who are eligible covering course tuition fees, help with living costs and travel expenses. Help with living costs is provided in the form of a student loan and/or a Young Student's Bursary (YSB) or Independent Student's bursary (ISB). The student loan is repayable after you have completed your studies and are earning a set amount.

What are the Eligibility Criteria?

A range of eligibility criteria apply to SAAS funding:

Residency: To be considered for support you must have been resident in the UK or the EU for the past 3 years and resident in Scotland before the start date of your course. If you meet these criteria, and you have not received funding for a course at the same or a higher level before, it is likely that you will not have to pay fees for your course and you may be eligible to receive help towards your living costs. It is important to note that if you were in the UK solely for educational purposes you will not be considered as having been resident here.

Previous Funding: Normally SAAS will fund your tuition fees for one HNC, one HND and one Degree, therefore if you have received support for fees in the past it is unlikely you will receive it again for another course at the same level. However, it may be possible to obtain further support if you did not complete the course for which you received your previous assistance because of reasons such as ill-health (evidence required). There is no limit as to the number of student loans you can receive.

Age: All eligible students are entitled to receive support for tuition fees, whatever their age, as long as they are otherwise eligible. However, if you are aged 55 or over at the start of your course you will not be eligible to receive a student loan. Students aged between 50 and 54 years at the start of their course can receive a loan if they plan to return to work on completion of their studies.

How Can I Apply?

If you are offered a full-time place on a course, Perth College UHI will send you a letter to confirm your place and details on ways of applying to SAAS. You must apply on-line. The on-line form is available at www.saas.gov.uk. It is necessary that you complete the online application form fully and submit this to SAAS, along with any supporting documentary evidence that is required before any funding you may be entitled to can be calculated.

You should apply before 30 June 2010 to make sure that you get your money at the start of term. If your application is late then your money may be late too. The final closing date for applications is 31 March 2011 for courses that start in autumn 2010. If you don't apply before the closing date, you could end up with no loan and having to pay your fees.

Our Student Funding Adviser will be happy to help you with your application before you submit it to SAAS.

What Support is Available?

Tuition Fees: SAAS will pay the tuition fees for eligible students directly to the college. If you are not eligible and SAAS (or another agency such as Student Finance England) do not pay these fees, you will be required to pay the cost yourself. The tuition fee for academic year 2010/11 is £1285 for HNCs and HNDs and £1,820 for Degrees.

Student Loan: Eligible students will be able to access a student loan to help towards general living expenses. These loans are assessed by SAAS but paid by the Student Loans Company (SLC). Since loans are means tested, the amount you are entitled to receive will depend on a number of factors including the income of your parents, partner or spouse. Parental income will not be taken into account if you are aged over 25 years or are classed as being an Independent Student.

Independent Students are those who:

- Have no parents living.
- Are aged 25 or over before the start of the academic year.
- Are married/are in a civil partnership/are living with a partner by the first day of their course.
- Have been self-supporting from earnings or benefits for at least 3 years.
- Are lone parents.
- Are parents and are living with their partners.

Every eligible student, regardless of parental or partners income is entitled to a student loan of some amount, but this may be only the agreed minimum for the academic session.

The following table gives a guide to the maximum amounts of student loan that will be available to students who are ordinarily resident in Scotland, and studying in Scotland, to cover the whole of session 2010/11. It is important to remember that these figures are the upper limits of loans and any amount you receive could be different to these.

Level of Course	Year of Study	Living in the Parental Home	Living Away from Home
Degree	Full Year	£4107	£5067
Degree	Final Year	£3642	£4457
HNC	Final Year	£3912	£4872
HND	First Year	£4377	£5482
HND	Final Year	£3912	£4872

All these amounts are based on a 35 week HNC/D course or a 30 week Degree course.

Young Students' Bursary: This Bursary of up to £2,640 is available to young students (those aged under 25 years at the start of their course and who are not married/living with a partner, who have not been self-supporting for 3 years or more or who have parents living) and young students with dependent children.

The full award of £2,460 is available to young students with a household income of £19,310 a year or less. The bursary will decrease as household income increases until household income reaches £34,195 a year, when the bursary decreases to zero.

The Young Student's Bursary is non-repayable and replaces some of the total student loan available to eligible students. While it does not provide students directly with more money than other students, it reduces the amount of loan that is repayable at the end of the course.

For more information, please see www.saas.gov.uk/student_support/scottish_inside/ysb.htm.

Independent Student's Bursary: This bursary of up to £1,000 is available to all students who meet the criteria to be classed as an independent student.

The full amount of £1,000 is available to independent students with a household income of £19,310 a year or less. The bursary will decrease as household income increases until household income reaches £34,195 a year, when the bursary decreases to zero.

The Independent Student's Bursary is non-repayable and replaces some of the total student loan available to eligible students. While it does not provide students directly with more money than other students, it reduces the amount of loan that is repayable at the end of the course.

For more information, please see www.saas.gov.uk/student_support/scottish_inside/isb.htm.

Additional Loan: If you are eligible for the Young Students' Bursary or Independent Student's Bursary, you may also be eligible for the Additional Loan. If your household income is below £22,789, you could receive an additional loan of up to £785.

Travel Expenses: Eligible students can claim travel expenses above £159 for the academic year. Like the student loan, travel expenses are means tested. SAAS pay only the cost of the cheapest form of transport, and the cheapest fares.

Students apply online for travel costs for the full year from mid-January. If you have high travel costs you can write to or e-mail SAAS during your first term and request a 50% advance on your travel expenses. You should keep some of your travel tickets as evidence of your travel and associated costs as SAAS may ask you to provide this.

Students applying for travel costs who haven't taken out the maximum loan will need to provide evidence of parents'/spouse/partner's income and their own circumstances as travel expenses are means tested.

For more information, please see www.saas.gov.uk/student_support/travel_expenses.htm.

Supplementary Grants: The following non-repayable grants are available to eligible students:

- **Dependants' Grant:** Available to eligible students whose husband/wife/partner, is dependant upon them. If eligible, you may be able to claim up to £2,640. This is a means tested grant against your partner's income. You cannot claim this grant for another student.
- **Lone Parents' Grant:** Available to eligible widowed, divorced, separated or single students bringing up children on their own. If you have one or more dependant children, a yearly grant of up to £1,305 may be available.
- **Additional Childcare Grant for Lone Parents:** Available to students receiving the Lone Parents' Grant and who have to pay for registered or formal childcare. Eligible students can receive up to £1,215 a year, depending on the costs of childcare.
- **Care Leavers Grant:** A grant of up to £105 per week payable to eligible students who were previously in Care to contribute to the costs of accommodation during the summer break.

For more information, please see www.saas.gov.uk/student_support/supplimentary_grants.htm.

How and When Do I Get Paid?

Usually student loans, Young Students' bursary, Independent Student's Bursary and supplementary grants are paid on a monthly basis. Your first payment will be a double payment, with a further 9 instalments throughout the academic year.

How are Student Loans Repaid?

Students will be required to start paying back student loans from the April following the completion of their course of study, if they are earning more than £15,000 a year. Repayments of 9% of earnings above £15,000 will be made through the income tax system and the amount owed will be linked to inflation. A graduate earning £17,000 per year would therefore repay around £15 per month, while a graduate earning £22,000 would repay around £52.50 per month. There will be no fixed period of repayment.

What Happens if I Leave My Course Early?

If you leave your course early, please ensure that you notify both the College and SAAS. SAAS will only pay your tuition fees if you are still attending your course **on or after 1 December**. If you withdraw before the October break, the College will not charge you any fees, but if you withdraw between the October break and 1 December, the College will charge you a proportion of the full time fee. Please contact our Student Funding Adviser if you feel you will have to withdraw from your course before December.

Will Part-Time Work Affect my Entitlement to Support?

No. Any income that you earn by working while you are a student will not affect your support from SAAS.

What about Benefits?

Generally, full-time students do not qualify for benefits, and the DWP does not offer any financial support specifically for being a student. Any entitlement to benefit will be based on an individual's non-student related circumstances.

Should you receive financial assistance from any source while claiming benefit, you must inform both the DWP and the funding body of the assistance you receive and any change in your circumstances.

Please contact our Student Funding Adviser for more information on student entitlement to benefits. You can also find out more at www.dwp.gov.uk and www.saas.gov.uk/student_support/contrib_three.htm.



Is There Any Other Help Available?

Discretionary Fund/Childcare Fund: Some assistance may be available from the Discretionary/Childcare Funds for students who are experiencing particular financial difficulty. This can include help with Childcare (which must be registered or formal childcare), Housing Costs (for which you must have a legal tenancy/lease agreement in your name), and General Living Costs. The funds are cash limited and you should apply as soon as you start your course by picking up a form from the Student Services area in the Brahan Building or the Reception at the Goodlyburn Building. Students applying for assistance from the Discretionary Fund must have taken out the full entitlement of support available to them from SAAS. Students applying for assistance for Childcare must be eligible to have their fees paid by SAAS.

Council Tax: If you are living alone or with other full-time students, you will be exempt from paying council tax. If you are living with a non student who has an income, you will be able to get a reduction in council tax. If you are living with more than one non student who has an income, then there will be no reduction in council tax.

Professional and Career Development Loans: Students who are not eligible for support from public funds may be able to apply for a Professional and Career Development Loan of between £300 and £10,000 to support themselves while studying.

For more information or to order an application pack on Professional and Career Development Loans, you can call the information line on 0800 585505 or visit them at www.direct.gov.uk/cdl.

Educational Trusts and Endowments: You may be able to access additional funds from private trusts, regardless of whether you are already receiving support from public funds. Eligibility criteria vary from trust to trust and can depend on circumstances such as your age, where you live etc.

Please contact our Student Funding Adviser for more information on Educational Trusts and Endowments.

What if I am Studying Part-Time?

Some funding may be available to students learning on a part-time basis depending on their course of study, and individual circumstances.

Perth College UHI operates a Fee Waiver scheme which allows some students to study on a part-time basis for free. If you have been resident in the UK/EU for the past 3 years, are ordinarily resident in Scotland and are in receipt of certain benefits, you may be entitled to study on a part-time basis and have your tuition fees waived.

Some courses at Perth College UHI are not covered by the Fee Waiver scheme and only certain benefits are acceptable as a basis for a Fee Waiver. Please contact the college's Student Funding Adviser for more information and to check your eligibility.

If you are not eligible to have your tuition fees paid and you are earning less than £22,000 a year, you may be eligible to receive between £200 and £500 of funding through an Individual Learning Account. ILA Scotland makes this funding available for approved courses. For the latest information or to request an application pack call the ILA Scotland helpline on 0808 100 1090 or visit www.ilascotland.org.uk.

For more information about funding available for part-time students please contact the college's Student Funding Adviser in one of the following ways:

Telephone: 01738 877375

Email: pc.student_funding@perth.uhi.ac.uk

In Person: Customer and Student Services, Brahan Building,
Perth College UHI

The Part-Time Discretionary Fund: This fund is available for students on part-time Higher Education courses. Students can apply to the Part-Time Discretionary Fund for help with the costs of travel, study expenses and formal/registered childcare.

Student funding rules are complicated and eligibility may vary from one person to another. It is important that you obtain up-to-date advice on your own individual circumstances. If any of this information is not clear, or you need further details, please contact our Student Funding Adviser.



Help if You Have a Disability

If you have a disability or additional support need, extra funding may be available through the Disabled Student's Allowance (DSA) provided by SAAS. This funding is designed to help support you to meeting any extra costs you may incur in relation to your disability or specific learning difficulty.

Three allowances make up the DSA:

Basic Allowance: This is a yearly allowance. You may claim up to £1,725 during the academic year for items like tapes, Braille paper, extra photocopying charges, other small items of equipment and so on. You can also use any unspent basic allowance to top up the other 2 allowances if necessary.

Allowance for Large Items of Equipment: This can be used to cover the cost of equipment such as a personal computer, a Braille printer or note-taker, a portable loop or a radio aid, or close circuit television to enlarge book print. SAAS may pay for other items of equipment but will consider each application individually.

The amount you can claim is set at the maximum for the academic year in which you make your first application. If you are applying for this allowance for the first time in 2010-2011, you may claim up to £5,160 over the whole period of your course. If the equipment you need costs more than the maximum, you may use any unspent basic allowance to make up the difference. However, you cannot later use the basic allowance to buy other large items of equipment.

You may also use the allowances for basic or large items of equipment to pay for approved repairs, modification or updating; insurance or extended warranty costs arising from owning the equipment; or initial training in how to use the equipment or software. SAAS will take into account any equipment you already own or have access to before deciding what support you can get from this allowance.

Non-Medical Personal Help Allowance: This is a yearly allowance for course-related personal help, for example, readers for people with sight difficulties; sign language interpreters; lip speakers; note-takers; or helpers for people in wheelchairs. You can get up to £20,520 during one academic year. If your non-medical personal help costs more than the maximum for your course for that year, you may also use any unspent basic allowance. However, SAAS will not pay the cost of private tuition out of DSA and DSA is not intended to meet the costs of extra academic tuition or support in the subject you are studying.

For more information please see www.saas.gov.uk/student_support/special_circumstances/dsa_what_we_pay.htm.

How Do I Apply for DSA?

Application forms are available from the Student Awards Agency for Scotland (SAAS) by telephoning 0845 111 0244 or from their website - www.saas.gov.uk.

If you need help to complete the form, please contact Customer and Student Services to make an appointment with our Additional Support Coordinator who will be happy to help you. The DSA application form needs to be signed by a designated member of college staff before being sent to SAAS.

For more information please see www.saas.gov.uk/student_support/special_circumstances/dsa_how_to_apply.htm.

How Do I Provide Evidence of my Disability?

You will usually need to provide SAAS with documentation of your disability or specific learning difficulty before you will receive help from DSA. This documentation will generally be a needs assessment report from an Educational Psychologist, Doctor, or other professional or authorised organisation.

What is an Assessment of Need at an Access Centre?

If you have never had a needs assessment, SAAS will arrange for you to get one. They will make an appointment for you to attend an Access Centre where staff will assess your needs and make recommendations as to the support you may require.

When Should I Apply?

You should apply for DSA as early as possible but it is useful to note that SAAS will need to confirm that you have been accepted on to a course, and have established that you meet the eligibility criteria before they will consider you for this additional allowance. SAAS aim to process applications within 21 days of receiving them but the process can take longer than this.

You should remember that your application for DSA will only be valid for one academic session and, as with your student loan, you must apply every year.

Is There Any Other Help Available?

The Student Services Team co-ordinates support services for students with disabilities at Perth College UHI. Please contact our Additional Support Co-ordinator for further information about the wide range of support that is available.

Telephone: 01738 877374

Email: pc.studentservices@perth.uhi.ac.uk

In Person: Customer and Student Services, Brahan Building, Perth College UHI

Information for International Students

If you are from a country within the European Union (EU), and wish to study at Perth College UHI it may be possible for you to have the tuition fees paid for your course of study. This means that, if you are eligible, you will not have to pay for the cost of your course. However, in order to receive this funding it is essential that you apply to the Student Awards Agency for Scotland if you take a course of Higher Education. If you take a full time Further Education course, your fees will be waived.

If you are from a country not in the EU, and you have not been resident in the UK for at least 3 years, you will be required to pay the tuition fees for any course you take at Perth College UHI. The fees for full-time courses in academic year 2010/2011 vary. If you are given a place on a course you will be told of the correct fee for that course. Your course fees must be paid in full to the college before you start your course.

If the course lasts for more than one academic year you may be eligible to pay tuition fees in instalments, this should be arranged before you enrol on the course. Please note figures you are given are only for tuition and do not include any additional costs you may have for accommodation, food, clothing, books, materials, travel etc.

For more information on funding for international students please contact Dolores Garden at the International Centre, Perth College UHI.

Telephone: 01738 877753

Email: dolores.garden@perth.uhi.ac.uk



Managing Your Money

So that you can fund and enjoy your time as a student, it is important that you plan carefully and think through a realistic budget for each academic year. You should try to be especially careful during the first few weeks of term until you are used to the costs of student life.

Work out a budget for yourself before, or as soon as you start your course so that you know how much you can afford to spend throughout the year. The Budget Planner in this booklet will help you do this, or alternatively you could use the budget calculator on the Aim Higher website which you can find at www.aimhigher.ac.uk/student_finance/cost_of_living_calculator.cfm.

What Will my Funding Have to Cover?

Your funding award, if you receive any, might seem like a lot of money but it has to go a long way:

Accommodation: This will normally be your biggest expense.

Childcare: If you have children this will be another significant expense.

Food/Housekeeping: Remember that in addition to food you will have to pay for toiletries, laundry etc.

Utility Bills: Depending on your accommodation arrangements, you may have to pay bills for electricity, gas, water etc.

Clothes and Leisure: Think about your budget for these carefully. It's important to have fun as a student but going over the top will knock your budget off track.

Other: Other costs are likely to include insurance, TV licence, phone bills, books, equipment, photocopying, prescriptions etc.

Tips for Managing Your Money

- Budget, budget, budget – only when you know how much you have coming in can you know how much you can spend.
- Check that you are receiving all the income that is available to you. The Student Funding Adviser in the college is available to help you with this.
- Get a part-time job to increase your income.
- Stay in touch with your bank, particularly if you feel you might need an overdraft or that you could exceed your overdraft limit.
- Avoid impulse buys and pressure to buy things you don't really need.
- Try where possible to use 'shop's own' brands instead of equivalent well known brands.
- If you are travelling to College using public transport, try to buy multi-trip or season tickets, which will usually work out cheaper than single or return tickets.
- If you have a credit card, try to pay off all bills in full when they are due. Never use credit cards to obtain cash as the cost of this is particularly high, even on a 0% card.
- Don't use your mobile phone to excess; keep non-essential calls and texts to a minimum.
- Maximise your use of student discounts and special offers. Contact the Student Association at the Link in the Webster Building for more information on this.
- Avoid store cards as the rates of interest on these are usually very high.
- Try not to let special occasions such as Christmas affect your budget too much. As a student, you are unlikely to be able to buy gifts, go on nights out etc, as much as when you are working full-time, without your budget suffering.

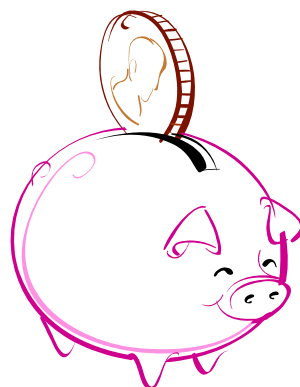
If you feel your financial situation is getting out of control, take action as soon as possible. Make a list of all debts you have and list them based on importance. Any debts that affect your Housing and Children should be the priority. Our Student Funding Adviser will be happy to help you work out a revised budget and put you in touch with debt counsellors if necessary.

Personal Budget Planner

You can use this planner to calculate your budget on a weekly or monthly basis, or for a whole term, just remember to adjust all the figures for the same time period.

Outgoings		
Rent		£
Childcare		£
Council Tax		£
Gas, electricity, etc		£
Telephone		£
Insurance		£
Food/Housekeeping		£
Books and Equipment		£
Clothes and Leisure		£
Travel		£
Special Occasions		£
TV Licence		£
Loans/Credit Cards		£
Other		£
Total Expenditure		£
Income		
College Bursary		£
EMA		£
Student Loan		£
SAAS Allowances		£
Income from Employment		£
Tax Credits		£
Income from Benefits		£
Parents' Contribution		£
Partner's Income		£
Other		£
Total Expenditure		£
Total Income		£
Minus Total Expenditure		£
= Surplus/Deficit	=	£
		Per Week/Month/Term

If you have a deficit, it will be important to take steps to remove this straight away by either increasing your income, reducing your outgoings or both. If you would like help to do this please contact our Student Funding Adviser.



Earning While You are Learning

To have enough money to enjoy their time in education, many students find that a paid job is an essential part of their college experience. A part-time job can provide you with useful work experience as well as additional income.

Do I Have to Pay Tax on My Part-Time Job?

This will depend on how much you earn. Everyone can receive a certain amount of income in each tax year on which no tax has to be paid, this is called the Personal Allowance. If your earnings fall below the Personal Allowance you will not have to pay any tax, but if you earn more than this you will have to pay tax on the difference.

For further information on your personal allowance check www.hmrc.gov.uk/incometax/personal-allow.htm

The Pros and Cons

Research shows that paid employment can benefit students since a job can be motivating and offers an insight into the world of work. However, too many hours spent earning can affect your learning so it is vital that you take a sensible approach to part-time work. If you work too many hours during term time, this could affect your ability to study effectively and your overall academic performance. When you are deciding how many hours you may be able to work every week you should weigh up the pros and cons:

Pros

- **Staying the Course**
Financially, it can be difficult to be a student, especially if you have family or other commitments to manage. It is important that you maximise your income while you are a student to make sure you have enough money throughout your course. The money you earn from a part-time job can really help you to stay on budget while you are a student.
- **Helping Your Studies**
Many students feel that a part-time job helps with their studies particularly if it is in an industry relevant to the subject they are studying.
- **Improving Your Career Prospects**
A part-time job can help you to develop skills that employers look for, a more extensive CV and a network of contacts for the future.

Cons

- **Harming Your Studies**
Work takes up study time and so it is essential that you strike a balance between hours spent working and studying. Some experts have suggested that it is ideal to limit work during term time to around 12 hours per week. Everyone is different though so an appropriate limit for you might be less.
- **Damaging Your Career Prospects**
Getting the balance wrong can sometimes lead to poor academic performance if you don't manage your time effectively. Work experience is great but it can't make up for failing your course.

Help With the Cost of Health Care

Full time students aged 16, 17 or 18 can get free NHS prescriptions and NHS dental treatment. People aged over 18 can get free NHS prescriptions and NHS dental treatment if they are in receipt of certain Benefits such as Income Support, Income-related Employment and Support Allowance, Income-based Jobseeker's Allowance or Pension Credit Guarantee Credit.

Additionally, people on a low income who do not qualify under the conditions above, may qualify for help under the NHS Low Income Scheme. This is an income-related scheme which looks at your (and your partner's) weekly requirements and income to calculate how much, if anything, you should pay towards your health costs.

To apply for help under the Low Income Scheme, you can pick up form HC1 at Community Pharmacies, GP Practices, Citizens Advice Scotland Offices and Jobcentre Plus offices.

You can also get a form, advice on completing it, or information and general advice by calling a helpline on: 0845 850 1166 (calls are charged at local rate).

For more details, please see www.scotland.gov.uk/Resource/Doc/305359/0095797.pdf

Useful Contacts

Perth College UHI Student Funding Team

Student Services Centre
Perth College UHI, Brahan Building
Crieff Road
Perth PH1 2NX
01738 877375
pc.student_funding@perth.uhi.ac.uk

Student Awards Agency for Scotland

Gyleview House
3 Redheughs Rigg
Edinburgh EH12 9YR
0845 111 1711
saas.geu@scotland.gsi.gov.uk, Website: www.saas.gov.uk

Student Finance England

www.studentfinance.direct.gov.uk

Student Finance Wales

www.studentfinancewales.co.uk

Student Finance Northern Ireland

www.studentfinancenir.co.uk

Student Loans Company

100 Bothwell Street
Glasgow G2 7JD
0141-306 2000
0800 40 50 10, Website: www.sl.co.uk

Perth Citizen's Advice Bureau

7 Atholl Crescent
Perth PH1 5NG
01738 450580
www.perthcab.org.uk/index.html

Perth Job Centre

60-62 High Street
Perth PH1 5TH
01738 412900
Text phone: 01738 412977

HM Revenue and Customs

www.hmrc.gov.uk

Department for Work and Pensions

Website: www.dwp.gov.uk

Learn Direct Scotland

Website: www.learn-direct-scotland.com

ILA Scotland

0808 100 1090

Website: www.ilascotland.org.uk

Professional and Career Development Loans

Website: www.direct.gov.uk/cdl

Telephone: 0800 585 505

Other Useful Websites**Tax Credits and Benefits:**

www.direct.gov.uk/MoneyTaxandBenefits/fs/en

Student Websites:

www.studentfreestuff.com

www.uniaid.org.uk/

Money Saving Tips:

www.uswitch.com

www.moneysupermarket.com

<http://money.uk.msn.com>

Debt Management:

www.cccs.co.uk

www.creditaction.org.uk/

National Union of Students:

www.nusonline.co.uk/

Credit Unions:

www.abcul.org

Claiming Back Bank Charges:

www.which.co.uk

Online Budget Planners:

www.consumerdirect.gov.uk/

www.direct.gov.uk/YoungPeople/Money/ManagingYourMoney/fs/en

www.nusonline.co.uk/

Notes: