

Guide to Bursary and EMA Funding

Further Education Bursaries and Education Maintenance Allowance 2020/2021



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

Ask Student Services for details.

www.perth.uhi.ac.uk

Please read this guide carefully before completing your application.

Will I Be Eligible to Receive Funding?

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.

Bursary and Education Maintenance Allowance (EMA) support may be available to students for a full time course or programme of study, which leads to a recognised qualification up to, but not including Higher National Certificate. Part-time students may be eligible for bursary support towards travel and study expenses. Part-time students on an eligible course may receive EMA between ages 16 – 19 as long as they are not already in receipt of EMA from another College or Local Authority.

For How Long Will Support Be Available?

Bursary

Bursary support will normally be available for 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.

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 if a period of 4 years has elapsed since funding was last received.

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

Education Maintenance Allowance (EMA)

EMA support 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.

What Funding Can I Apply For?

You may be able to apply for help with:

- Living costs such as accommodation, clothing and food.
 - Full-time students aged under 18 on the start date of their course will be able to apply for EMA support for living costs. EMA is means tested based on household income.

- Part-time students aged under 20 and on an eligible course will be able to apply for EMA.
- Full-time students aged 18 or over on the start date of their course will be able to apply for Bursary support for living costs. Bursary for living costs is means tested based on household income.
- Study Expenses – the cost of necessary materials, clothing and equipment. This may be provided in kind by the College. Study expenses will not be means tested for students aged under 18 on the start date of their course.
- Travel expenses. 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 will stay in Perth; therefore travel will **not** be paid to students choosing to move away from home and stay out with Perth.
 - Eligible students aged under 18 on the start date of their course will be provided with a travel pass which should be available for collection at the start of the course. For students under 18, travel support will not be means tested based on household income.
 - Eligible students aged 18 or over on the start date of their course will receive a means tested travel allowance.
- Expenses for students with Additional Support Needs.
- Dependant's Allowance for students who have care responsibilities for an **adult** dependant. Students can only claim for one dependent adult and any dependant's allowance is subject to a deduction in respect of any income received by the dependant.

How Much Will I Receive?

EMA for Living Costs (Full-time Students Aged Under 18 on the Start Date of Their Course or Part-time Students Aged Under 20)

Your application will be assessed on the basis of the gross taxable income in your household for the year ending April 2020.

Income eligibility, correct at the time of publication, is as follows:

Income	Weekly Amount
Only child, household income up to £24,421	£30
Only child, household income over £24,421	£0
More than one child in household, household income up to £26,884	£30
More than one child in household, household income over £26,884	£0

EMA Students who live away from the parental home may be entitled to receive an additional means tested allowance of up to £42.35 per week payable from the Bursary Fund.

Bursary for Living Costs (Students Aged 18 or Over on the Start Date of Their Course)

Your application will be assessed on the basis of the gross taxable income in your household for the year ending April 2020. The following tables show how the weekly maintenance allowances for different categories of student change based on parental or spouse/partner income.

Students Aged Under 18		
At Home	Away From Home	
EMA Rates Payable	Parental Income	Weekly Amount
	Under £20,351	£42.35
	£25,000	£29.29
	£30,000	£16.37
	Over £36,333	£0.00

Parentally Supported Students			
At Home		Away From Home	
Parental Income	Weekly Amount	Parental Income	Weekly Amount
Under £24,275	£84.30	Under £24,275	£106.53
£35,000	£55.54	£35,000	£77.77
£45,000	£29.70	£50,000	£39.01
Over £54,960	£0.00	Over £61,173	£0.00

Self-Supporting Students living with a Spouse or Partner			
Spouse/Partner's Income	Weekly Amount	Spouse/Partner's Income	Weekly Amount
Under £20,643	£106.53	£45,000	£42.55
£25,000	£94.23	Over £58,550	£0.00
£35,000	£68.39		

If you are in receipt of **Universal Credit**, and are eligible to continue to receive this whilst at college, you will be awarded a **weekly allowance of £28.00** instead of the above weekly allowance.

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.

Dependant's Allowance

Dependant's Allowance of up to £57.32 per week subject to the conditions outlined above.

Care Experienced Students

Care Experienced students can receive the Care Experienced Allowance of £202.50 per week. This is a non means-tested award to any student who has, at any time in their life, been looked after by a local authority in the UK; AND

- Is beyond their statutory school leaving date (for most students this will mean a minimum age of 16)

Means Testing of Awards

A funding award will normally be means tested based on the household income of the applicant. Students who are married or living with a partner in an established relationship will have their award means tested based on their spouse or partner's income. Single students will normally have their award means tested based on parental income unless they meet the criteria for Self-Supporting Status outlined below:

You are classed as self-supporting if you:

- Are aged 25 or over on the start date of your 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 living parents; 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 Scottish Government or Skills Development Scotland (SDS); or
 - iv in receipt of certain Benefits. A full listing of the qualifying Benefits can be found in Paragraph 52 of the Scottish Funding Council's National Policy for Further Education Bursaries Advisors Notes at http://www.sfc.ac.uk/web/FILES/guidance_sfcgd082020/SFCGD082020_Advisors_Notes_2020-21.pdf ; or
 - v living away from the parental home and can provide a copy of a formal rent agreement for the relevant period; or
 - vi caring for a person (adult or child) dependent on you. The college will look for evidence that the student has been the **primary** carer for an adult; or
 - vii estranged from your parents and can provide proof of this. In this context we refer to a permanent and irrevocable breakdown in the parental/child relationship.

How Will I Be Paid?

EMA will be paid in arrears in regular fortnightly instalments into your bank account. EMA is **not** payable for the October, Christmas, Easter and summer holidays. Bursary will also be paid in regular fortnightly instalments into your bank account. Bursary is payable for the October, Christmas and Easter holidays.

When Should I Apply?

To avoid delay, please apply for funding as soon as possible after receiving your course acceptance. We aim to ensure that everyone who submits their funding application along with all required supporting documentation before 31 July 2020 will receive notification of their funding entitlement before the start of their course.

Students applying for an EMA will not have payments backdated to the start of term if their application is received after 30 September 2020.

Students applying for a Bursary will not have their payments backdated to the start of term if their application is received more than 6 weeks after the start date of their course.

What Other Support is Available to Me?

Discretionary Funds

Discretionary Funds are primarily for emergency use and cases of financial hardship. They may be awarded as emergency payments or to help with accommodation costs for single students who have no eligibility for Housing Benefit or payment of housing costs through Universal Credit.

Students will be able to apply for Discretionary Funds from Induction Week onwards in September 2020. For more information about Discretionary Funds, please contact our Student Funding Adviser at: pc.studentfunding@perth.uhi.ac.uk

Childcare Funds

The Childcare Fund is there to provide or fund childcare for students studying at College. Eligible students can receive help with the cost of childcare during term-time for days that the student is timetabled to be in class.

Students will be able to apply for Childcare Funds from August 2020. For more information about Childcare Funds, please contact our Student Funding Adviser at pc.studentfunding@perth.uhi.ac.uk

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 decision, the situation must in the first instance be taken up with the Head of Student Experience to allow a further assessment to be made. You must do this within 10 working days of the date of your decision 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 Depute Principal, Academic stating clearly the reasons why you wish to refer your case to them. The correspondence should be clearly marked either "Appeal against Bursary Award" or "Appeal against EMA Award" as appropriate.

Appeals Procedure

The Depute Principal, Academic or their nominee, normally a member of the Senior Management Team, will fully investigate the grounds of the appeal and reply within 20 working days of receiving the letter. The Depute Principal, Academic 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.

How Can I Find Out More?

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

If you have not heard from us within 28 days of applying for your Bursary or EMA and submitting your supporting evidence, please contact our Student Funding Officer by emailing pc.studentfunding@perth.uhi.ac.uk

Bursary/EMA Application submitted - Date: _____



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