

# Helping you meet the costs of learning

**A Guide to Funding for Older Learners  
2008-2009**

This information sheet gives an overview of the sources of funding available to older learners who want to study in Scotland.

Some funding comes as a grant, some as a loan and some in the form of free course fees. The funding you get depends on different things such as:

- what course you want to study
- where you want to study
- whether you want to study full-time, part-time or by distance learning
- your income and family circumstances.

## ILA Scotland

ILA Scotland is a scheme that can help pay for a wide range of courses offered by ILA Scotland approved learning providers including private and community based providers, colleges and universities.

- If you live in Scotland, are over 16 and earn £18,000 or less per year or are on benefits, then you could get up to £200 a year towards the cost of learning.

For more information on ILA Scotland and to ask for an application pack call the ILA Scotland helpline free on **0808 100 1090** or visit the website at [www.ilascotland.org.uk](http://www.ilascotland.org.uk) for advice about what courses are available.

## Community adult learning

Community-based learning opportunities (provided by a range of organisations such as local authorities and voluntary organisations) may be available free of charge in your local area.

Information may be available from a variety of local Community Learning and Development (CLD) services (e.g. a community centre) and from many public libraries. Alternatively Learndirect Scotland will have details of some community-based learning opportunities. You can also find contact details for the

CLD manager in your local authority area in the CLD National Directory.

## Learning at work

Many employers will help with the costs of learning while you work. You should ask your employer or trade union representative for details.

For more information on learning while you work contact Learndirect Scotland on **0808 100 9000**.

## Adult literacy and numeracy

In Scotland learning opportunities relating to adult literacy and numeracy are free. For local information, call the *Big Plus* helpline on **0808 100 1080**.

More information on adult literacy and numeracy is on the Learning Connections website at <http://www.scotland.gov.uk/About/Strategic-Board/dg-education/Learning-connections>.

## Part-time Further Education

Most people studying *part-time*, including distance learning students, will have to pay course fees. However, if you are receiving certain benefits, are on a low income or are disabled you may not have to pay course fees. You may also be able to claim:

- study and travel costs
- childcare costs
- Additional Support Needs for Learning Allowance for disabled students
- financial help from Discretionary Funds (see below).

## Part-time Higher Education

ILA Scotland offers a new fee grant support for learners studying part-time Higher Education courses (HNC/D level and above) at colleges or universities that

are registered with ILA Scotland. To qualify you must be studying for at least 50% of a full-time course.

If you live in Scotland, are over 16 and earn £18,000 or less per year or are on benefits, you can apply for up to £500 a year towards your course fees.

Even if you are studying on a part-time Higher Education course that is less than 50% of a full-time course, you may still be able to get up to £200 towards the cost of the course.

To find out more, speak to your college or university or call the ILA Scotland helpline free on **0808 100 1090**.

You may also be eligible for help with course fees if you are on certain benefits, on a low income or are disabled. You may also receive:

- Disabled Students Allowance if you are disabled
- help from Discretionary Funds (see below).

For more information on funding for part-time learners contact your institution. You can also download a copy of our leaflet *Helping you meet the cost of learning part-time study 2008-2009* from our website at [www.scotland.gov.uk/fundingforlearners](http://www.scotland.gov.uk/fundingforlearners).

## Full-time Further Education

If you are a full-time student in Further Education (below HNC/D level), provided you meet the residency criteria, you could get:

- course fees
- an income assessed bursary of up to £86.81 per week
- certain study-related costs
- travel costs
- Dependant's Allowance
- Additional Support Needs for Learning Allowance for disabled students

- help from Discretionary Funds (see below)

## Full-time Higher Education

Full-time learners studying a first Higher Education course (HNC/D level and above), provided they meet the residency criteria, may be eligible for:

- free course fees
- Adult Dependents' Grant
- travel costs
- Disabled Students' Allowance
- help from Discretionary Funds (see below)

## Postgraduate funding

Most postgraduate students fund themselves although many obtain loans from banks, seek sponsorship, receive help from educational trusts or pursue their studies on a part-time basis whilst working.

If you plan to study on a full-time postgraduate course, you may be able to get help from the Postgraduate Students Allowances Scheme, which is run by the Student Awards Agency for Scotland (SAAS). More information on funding can be obtained from the SAAS website at [www.saas.gov.uk](http://www.saas.gov.uk). You can also download a copy of our factsheet *Helping you meet the cost of learning: Postgraduate students* from our website at [www.scotland.gov.uk/fundingforlearners](http://www.scotland.gov.uk/fundingforlearners).

If your postgraduate course is part-time and registered with ILA Scotland then an ILA could help pay for your course (see above).

## Discretionary Funds

Every college or university has a Discretionary Fund to help students with particular financial difficulties or emergency needs. The college or

university is responsible for deciding who can have help, and how much, from its Discretionary Fund.

### **Career Development Loan (CDL)**

CDLs are bank loans to help cover a wide range of vocational training (the skills needed for an occupation, trade or profession) for adults. The government supports these loans by paying the interest on the loan while you do your training. You can borrow between £300 and £8,000 to help pay for any course of learning that will help you in your career. In general, you can't use a CDL to pay for anything that is being funded by another source.

To find out more about CDLs call free on **0800 585 505**.

### **Further information**

To find out more about the various financial help available contact:

#### **learndirect scotland**

If you want to get into learning but aren't sure where to start, contact learndirect scotland. One of their advisers can help you choose from thousands of learning opportunities offered by learning centres, colleges and universities in Scotland. They can also give you information about the funding available for your chosen course.  
tel: **0808 100 9000 (freephone)**  
web: [www.learndirectscotland.com](http://www.learndirectscotland.com)

#### **Student Awards Agency for Scotland (SAAS)**

For more information on Higher Education student support, contact SAAS at:  
tel: **0845 111 1711**  
e-mail: [saas.geu@scotland.gov.uk](mailto:saas.geu@scotland.gov.uk)  
web: [www.saas.gov.uk](http://www.saas.gov.uk)

#### **The Open University in Scotland (OU)**

For information about distance learning courses offered by the OU in Scotland,

tuition fees and financial help contact them at:

tel: **0131 226 3851**

e-mail: [Scotland@open.ac.uk](mailto:Scotland@open.ac.uk)

web: [www.open.ac.uk](http://www.open.ac.uk)

#### **Your local college**

For more information on Further Education student support, please contact your local college. A list of colleges is at: <http://www.sfc.ac.uk/links/links.htm>

#### **Funding for Learners**

For information on all our publications contact us or visit our website.

e-mail:

[studentsupport@scotland.gsi.gov.uk](mailto:studentsupport@scotland.gsi.gov.uk)

web:

<http://www.scotland.gov.uk/Topics/Education/Funding-Support-Grants/FFL>.