

# Helping you meet the costs of learning

## Part-time Study 2008-2009

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# Introduction

This Guide gives an overview of the funding available from August 2008 for part-time or distance-learning students, and is a useful guide to practitioners giving advice to part-time students.

It gives details of the financial support you may be eligible for and tells you how to apply.

## Definitions of part-time for student support purposes

In **further education**, you will be classed as a part-time student if you attend a college course which requires a part-time weekly commitment. Your college will advise you on this.

In **higher education** you will be classed as part-time if your course is equivalent to at least 50% of a full-time course. Your college, university or distance-learning provider will decide whether you are working towards at least 50% of a full-time equivalent higher education course. Your course must last for more than one academic year, but not more than twice the period normally needed to complete a full-time equivalent leading to the same qualification. Distance-learning courses, for example, that are provided by the Open University in Scotland, must add up to 60 points in any year to be eligible.

## What's On Offer?

As a part-time student you can claim for some of the same support as full-time students, such as;

- study costs
- childcare costs;
- discretionary funds; and
- travel expenses.

Some types of funding available to support part-time study are limited to students with disabilities or to applicants on low income or in receipt of benefits.

See our Quick Guide below for what's on offer. This is a general guide and only indicates the funding that you may receive.

Type of Funding	Type of learning					
	Part-Time			Distance Learning		
	Further Education course level below HNC/D	Higher Education course level above HNC/D	Post-Graduate	Further Education course level below HNC/D	Higher Education course level above HNC/D	Post-Graduate
<b>Course Fees</b>						
Tuition Fee	✓	✓		✓	✓	
ILA Scotland	✓	✓		✓	✓	✓
Career Development Loan	✓	✓	✓	✓	✓	✓
<b>Living Costs</b>						
Travel Costs	✓			✓		
Study Costs	✓	✓		✓		
<b>Help for Dependants</b>						
Child Tax Credit	✓	✓	✓	✓	✓	✓
Childcare Funds	✓			✓		
<b>Other Support</b>						
Disabled Student Allowance		✓	✓		✓	✓
Additional Support Needs for Learning Allowance	✓					
Hardship Funds	✓	✓	✓	✓	✓	✓

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learndirect scotland operates a new national service to provide you with information on funding. Visit their website at [www.learndirectscotland.com](http://www.learndirectscotland.com) or phone 0808 100 9000.

# Do I Qualify?

Some of the sources of funding require you to meet certain residency requirements. If you have not lived outside the UK, apart from temporary or occasional absences you are likely to meet the residency eligibility conditions. However for certain learners their residency status is not clear and we would advise you to contact your local college (for Further Education courses) or the Student Awards Agency for Scotland (SAAS) (for Higher Education courses) if you are in any doubt about your residence status. Higher Education students should visit the SAAS website or e-mail them at [saas.geu@scotland.gsi.gov.uk](mailto:saas.geu@scotland.gsi.gov.uk).

Generally, the residence requirements are as follows:

(i) You must be ordinarily resident in Scotland on the first day of the first academic year of the course.

In Further Education, this will be the start date of your course.

In Higher Education, you must be ordinarily resident on the following dates:

- 1 August 2008 for courses that start between 1 August 2008 and 31 December 2008.
- 1 January 2009 for courses that start between 1 January 2009 and 31 March 2009.
- 1 April 2009 for courses that start between 1 April 2009 and 30 June 2009
- 1 July 2009 for courses that start between 1 July 2009 and 31 July 2009.

(ii) UK nationals must also have been ordinarily resident in the United Kingdom, the Channel Islands or the Isle of Man for the three-year period immediately before the start of the course.

There are different rules for asylum seekers, refugees, migrant workers and EU nationals. A more detailed overview of residency issues can be reviewed or downloaded from our website at [www.scotland.gov.uk/fundingforlearners](http://www.scotland.gov.uk/fundingforlearners)

The website [www.diverseroutes.co.uk](http://www.diverseroutes.co.uk) also contains information on the help available for asylum seekers

## What does 'ordinarily resident' in Scotland mean?

The courts have defined 'ordinary residence' as 'habitual and normal residence in one place'. It basically means that you, your husband, wife or civil partner live in a country year after year by choice throughout a set period. This allows for temporary or occasional absences such as holidays or business trips, and may cover you if you or your family were temporarily employed abroad.

In most cases you will not be treated as 'ordinarily resident' in Scotland if your main purpose in coming here is to study and you would normally be living somewhere else.

# Fees

Most students studying part-time and on distance learning courses will have to pay tuition fees. However, your college or university may waive your fees if you are on a low income or receive certain benefits, and the course you are studying qualifies for a fee waiver.

If you are studying an **eligible course** at one of Scotland's colleges, you may qualify for free tuition if you meet at least one of the following conditions:

- you receive any of these benefits
    - Severe Disablement Allowance
    - Disability Living Allowance
    - Attendance Allowance
    - Incapacity Benefit
    - Employment and Support Allowance (introduced on 27 October 2008)
    - Carer's Allowance (or carers who have an 'underlying entitlement' to Carer's Allowance but gave up the allowance to, for example, claim their pension)
  - your family receives any of these benefits
    - Income Support
    - Working Tax Credit
    - Pension Credit
    - Income-based Job Seekers Allowance
    - Housing Benefits
  - you are a registered job seeker
  - you, or your spouse or parent are an asylum seeker living in Scotland
  - you are in the care of a local authority and are living in a foster home, or children's home
  - you are on a low income, and you can provide evidence to the college that your family's income is at or below the income thresholds for 2007-08
- |   | <i>taxable income (in previous financial tax year) at or below</i> |
|---|--|
| • households with only one person       | £7,937   |
| • households with a couple, no children | £11,878  |
| • households with dependent children    | £18,173  |

A similar scheme applies for those studying **eligible part-time courses** at **Higher Education Institutions**. Here you must meet at least one of the following conditions:

- you receive any of these benefits
  - Severe Disablement Allowance
  - Disability Living Allowance
  - Incapacity Benefit
  - Employment and Support Allowance (introduced on 27 October 2008)
  - Carer's Allowance (or carers who have an 'underlying entitlement' to Carer's Allowance but gave up the allowance to, for example, claim their pension)
  - Attendance Allowance
- your family receives any of these benefits
  - Income Support
  - Working Tax Credit
  - Pension Credit

- Housing Benefits
  - Income-based Job Seekers Allowance
- the sole income to your family is DWP benefits
  - you are a registered job seeker and have been so for a continuous period of no less than six weeks prior to the date of application
  - your family's net income is less than the level for receiving income support.

Postgraduate courses are not eligible for 'fee waiver' support.

For more information on the fee waiver scheme and eligibility details please contact your college or university.

If you or your chosen course are not eligible for a 'fee waiver', you may qualify for an Individual Learning Account (ILA Scotland)

## ILA Scotland

ILA Scotland is a scheme that can help pay for a wide range of learning with a variety of approved learning providers including private and community based providers, colleges and some universities. If you are aged 16 or over, live in Scotland and earn £18,000 or less per year or are on benefit, then you may qualify for up to £200 each year towards the cost of learning. .

From academic year 2008/09 there is improved support for part-time Higher Education study at HNC, HND, Degree or equivalent level (SCQF Level 7-10). This is through a new part-time annual fee grant of £500 for all new and existing students who earn £18,000 or less, and who are studying at 50% or more of a full-time course. This will replace the current £500 loan and will be delivered through a simplified Individual Learning Account.

### Improved Part-Time package for HE students (new support shaded)

	<b>If you are studying less than 50% of a full-time course</b>	<b>If you are studying 50% or more of a full-time course</b>
<b>is on benefits</b>	You will have your fees paid in full	
<b>is earning £18k or less</b>	ILA Scotland could pay £200 towards your fees	ILA Scotland could pay £500 towards your fees
	discretionary funds – for study, travel & childcare costs	
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For information on the scheme visit the ILA Scotland website <a href="http://www.ilascotland.org.uk">www.ilascotland.org.uk</a> or phone the ILA Scotland helpline 0808 100 1090 for advice about what learning is available or to obtain an application form.		

## Further Education

Further Education courses are those which are taught in colleges *and* are below Higher National Certificate (HNC) level. They cover levels 1-6 on the Scottish Credit and Qualifications Framework (SCQF) and include:

- academic courses up to Higher level;
- courses that do not lead to formal qualifications, such as independent living skills courses;
- basic skills courses, such as literacy and numeracy and
- work related courses, such as Scottish Vocational Qualifications (SVQs).

Support for Further Education is through means-tested allowances to meet different expenses. These are not guaranteed to all eligible applicants.

If you are under 18 or eligible for a part-time fee waiver you may be considered for study and/or travel expenses without further means testing.

Information about the help available to those studying for an HNC or HND is in the Higher Education section on page 11.

### Study Expense Allowance

This allowance may be used to fund study expenses that you would otherwise have to meet. The specific items allowable depend on the course but only the following types of expenses are included:

- items that are essential to that course e.g. essential texts but not additional reading
- items that, if absent, do not prevent the course being taught but will prevent the student participating and learning, such as specific clothing, footwear, tools
- items that are required for health and safety reasons
- mandatory study trips

### Travel Expense Allowance

This allowance is dependent on your circumstances and may cover one or more of the following expenses.

<i>Students without dependent children</i>	<i>Students with dependent children</i>	<i>Students living away from their permanent home</i>
Return travel from your term-time address to the college for the days when you attend college	On the days you attend college, return travel between <ul style="list-style-type: none"> <li>• your term-time address and your childcare provider</li> <li>• your childcare provider and the college</li> </ul>	Travel from your permanent home to your term-time address to start your course, and return to your permanent home at the end of the course. <ul style="list-style-type: none"> <li>• this does not include weekends, bank and public holidays</li> <li>• you may not receive</li> </ul>

		support for more than the equivalent of 8 single journeys between your term-time and permanent addresses in any academic year.
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Travel expenses do not include

- travel between campuses
- additional residential expenses
- post-course travel expenses such as job interviews

## Additional Help

### Students with disabilities

Disabled students who have extra costs arising from their attendance at college may apply for additional support towards study and travel-related expenses (an Additional Support Needs for Learning Allowance). This allowance is not means tested and is paid on a discretionary basis by the college to eligible students. You should contact your college for further details.

### Childcare Costs

Part-time students are one of the priority groups for childcare support. Colleges have a Childcare Fund which is used to help pay for registered childcare

### Extra Help

You may also be able to get some financial help from your college Discretionary Fund. Discretionary funds can help students who have financial difficulties that might prevent them gaining access to education, or continuing their course. Colleges also have discretion to provide payments from their Discretionary Fund to students who are moving from the benefit system to take a course and to students who do not have alternative sources of funds. You can apply at the start of your course or during your course if financial problems arise.

### Studying outside Scotland

All the financial support described above is only available if you are studying at a Scottish College. If you want to study a Further Education (FE) course at a college outwith Scotland, you will need to contact your local authority to see what funding they can provide.

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Further Education

You should contact your chosen college for more information on the support that is available and for advice on how to apply for these funds.

# Higher Education

Higher Education means courses of study which are at Higher National Certificate level or above (which is Scottish Credit and Qualification Framework level 7 or above). Higher education courses can be taken at college or at university. Higher education includes:

- an undergraduate honours degree
- an undergraduate ordinary degree
- a Higher National Certificate (HNC) or Higher National Diploma (HND)

## Additional Help

### Students with Disabilities

If you have extra course related costs as a direct result of your disability, you may be able to claim the Disabled Students Allowance (DSA). This can help with the cost of items of specialist equipment, non medical personal help and other course related costs. These extra costs may, for example, be due to physical disabilities, mental health problems, sensory impairments, specific learning difficulties or medical conditions such as diabetes. You may also claim DSA for some part-time post-graduate courses.

DSA is not income assessed. The amount of basic allowance and allowance for non-medical helpers is in proportion to the time spent on the qualification. For example, if you are studying 60% of an eligible full-time higher education qualification, you will be able to claim 60% of these allowances.

You can get more information from SAAS. Applications forms are available from the SAAS website at [www.saas.gov.uk](http://www.saas.gov.uk), your college, university, the Open University in Scotland or your distance-learning provider.

### Discretionary Funds

If you are experiencing particular financial difficulty you can apply for help from your institution's Discretionary Funds. This can include help with childcare, housing and travel costs.

### Studying outside Scotland

If you are studying outside Scotland you can still apply to SAAS for the £500 loan for study costs. You will need to speak to your institution about any help they can offer to cover course fees.

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Higher Education

For more information on the support that is available for Higher Education contact the Students Award Agency for Scotland (SAAS) on 0845 111 1711 or visit [www.saas.gov.uk](http://www.saas.gov.uk)

# Other Sources of Funding

## Career Development Loan

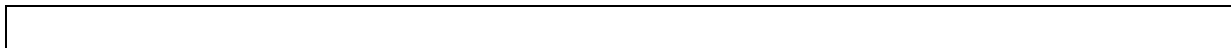
CDLs are bank loans to help cover a wide range of vocational (the skills needed for an occupation, trade or profession) training or education for adults. The Government supports these loans by paying the interest on the loan while you carry out your training. You can borrow between £300 and £8,000 to help you pay for any course 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. So, if you receive a grant or student loan, you are not eligible to apply for a CDL. To find out more about Career Development Loans call free on 0800 585 505.

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To find out more about learner accounts go to [www.ilascotland.org.uk](http://www.ilascotland.org.uk) or call ILA Scotland free on 0808 100 1090.

For information on Career Development Loans call 0800 585 505.

For more details on scholarships go to [www.scholarship-search.org.uk](http://www.scholarship-search.org.uk).



# Benefits

## How does studying part-time affect your benefits?

If you are currently eligible for certain income-related benefits you may still be entitled to them when you become a part-time or distance-learning student. However the benefits regulations may define part-time study in a different way than your college.

For example, for a number of benefits including income support, you are classed as studying part-time in further education if, generally:

- your course is 21 hours or less a week, including structured study time, and you're over 19; or
- your course is 12 hours or less a week during term time, and you are under 19 (19-year-olds who started the course when they were under 19 also come into this category)

It is important to discuss this with your college or university student adviser as well as the local Jobcentre Plus office.

If you're out of work and studying part-time you may still qualify for Jobseeker's Allowance, as long as your course is part-time according to the rules above, and you can show that you're still available for work. Check this with your local Jobcentre Plus office. You may be asked to complete a student questionnaire and bring along a Learning Agreement from the college and have it authorised by the Job Centre.

Generally payments you receive that are for course-related costs, such as tuition fees paid through an ILA, equipment, travel, books, photocopying, childcare and so on, will not affect your benefits.

Any payments you receive from Discretionary Funds will not be taken into account unless the payment is towards general living costs, and even then some or all of it may be disregarded.

You can find more details about your benefit entitlements from your local Jobcentre Plus office, your college or university, the Open University in Scotland, your distance-learning provider, the National Union of Students or from the website <http://scottishhandbooks.cpag.org.uk>

## Tax Credits

If you are a student with dependent children you are entitled to claim Child Tax Credit from HM Revenue & Customs (HMRC). You may be entitled to extra amounts if you have a disabled child. If you receive the highest amount of Child Tax Credit you are entitled to free school meals for your children (but not if you or your partner receives Working Tax Credit). Contact your local education authority for more details on how to apply for free school meals.

If you are disabled or you have children and work 16 hours or more a week, you could also be eligible for Working Tax Credit, which provides extra money for people in work on a low income. If you are over 25, work at least 30 hours a week and are on a low income you may also be entitled to Working Tax Credit.

How much help you get depends on your circumstances. To find out

more, visit [www.hmrc.gov.uk](http://www.hmrc.gov.uk) or call the Tax Credit Information Line on 0845 300 3900. For more information about how tax affects students, visit [www.hmrc.gov.uk/students](http://www.hmrc.gov.uk/students). You can also drop into your local HMRC Enquiry Centre (listed under Inland Revenue or HMRC in the local phone book).

### **Housing Benefit**

This helps you with the cost of your rent if you're on a low income. Part-time students who meet the basic rules for housing benefit can claim. For further information on whether you qualify visit <http://scottishhandbooks.cpag.org.uk>. Your local council will also advise you and provide you with application forms.

### **Benefits Information**

For more information contact your local Jobcentre Plus office, your college or university student adviser or your local Citizens Advice Bureau or visit <http://scottishhandbooks.cpag.org.uk>

## More Information

To find out more about the various financial help available or for answers to any queries contact:

### **Learndirect Scotland**

If you want to get into learning but aren't sure where to start, contact Learndirect Scotland and 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 provide you with information about the funding that is available for your chosen course.

tel: 0808 100 9000 (freephone)

web: [www.learndirectscotland.com](http://www.learndirectscotland.com)

### **ILA Scotland**

ILA Scotland is a scheme to help pay for a wide range of learning. To request an application pack call the helpline free on 0808 100 1090 or visit their website at [www.ilascotland.org.uk](http://www.ilascotland.org.uk) for advice about what learning is available.

### **Your local college**

For more information on Further Education student support please contact your local college.

For a list of local college bursary officers contact learndirect Scotland

tel: 0808 100 9000 (freephone)

web: [www.learndirectscotland.com](http://www.learndirectscotland.com)

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

SAAS provide information on higher education student support. Application forms and the SAAS guide are available on their website. If you have any questions about your eligibility or about payment of fees and bursaries you can contact SAAS at:

Student Awards Agency for Scotland

Gyleview House

3 Redheughs Rigg

Edinburgh EH12 9HH

tel: 0845 111 1711

email: [saas.geu@scotland.gsi.gov.uk](mailto:saas.geu@scotland.gsi.gov.uk)

web: [www.saas.gov.uk](http://www.saas.gov.uk).

### **Careers Scotland**

Careers Scotland gives guidance to anyone in Scotland about work or learning. The aim is to increase participation in learning, employment and provide guidance. Find out more on their website, [www.careers-scotland.org.uk](http://www.careers-scotland.org.uk)

### **HM Revenue and Customs (HMRC).**

HMRC is responsible for paying tax credits and child benefits.

Helpline telephone numbers for HMRC can be found at:

web: [www.hmrc.gov.uk](http://www.hmrc.gov.uk).

### **Skill Scotland– National Bureau for Students with Disabilities**

Skill's Information Service gives free information and advice to disabled people, and those working with them, about post-16 opportunities including Further and Higher Education,

employment, work-based learning and volunteering. Contact their Information Service from Monday to Thursday between 1.30 and 4.30pm on:

tel/text: 0800 328 5050

email: [admin@skillscotland.org.uk](mailto:admin@skillscotland.org.uk)

web: [www.skill.org.uk](http://www.skill.org.uk)

### **The Open University in Scotland**

For general information about the courses offered by the OU and the financial support available.

10, Drumsheugh Gardens

Edinburgh

EH3 7QT

tel: 0131 226 3851

email: [Scotland@open.ac.uk](mailto:Scotland@open.ac.uk)

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

### **Career Development Loans**

Freephone: 0800 585 505

[www.direct.gov.uk/cdl](http://www.direct.gov.uk/cdl)

### **Child Poverty Action Group**

CPAG provide an online information service. You can access their *Benefits for Students in Scotland Handbook* free of charge from their website.

web: [www.cpag.org.uk](http://www.cpag.org.uk) at <http://scottishhandbooks.cpag.org.uk>

### **Funding for Learners**

For more information regarding this booklet for part-time students contact:

The Scottish Government

Higher Education and Learner Support Division

Europa Building

450 Argyle Street

Glasgow

G2 8LG

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

web: [www.scotland.gov.uk/fundingforlearners](http://www.scotland.gov.uk/fundingforlearners)

**Further copies of this booklet and other publications in the ‘Helping you meet the costs of learning’ series** can be downloaded free of charge from the Scottish Government website at [www.scottishgovernment.gov.uk/publications/recent/](http://www.scottishgovernment.gov.uk/publications/recent/).

A summary of the funding support that is available to students, ‘Helping you meet the costs of learning: Your Guide to Funding’ is available from learndirect scotland (contact details above).

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