

Helping you meet the costs of learning

Students with Dependent Children
(including lone parents)
2008-2009

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Introduction

This Guide gives an overview of the funding available from August 2008 for learners, or people who are thinking about learning. It is also a useful guide for practitioners to help them give others advice.

You should read this leaflet if you are a parent who is about to do a full or part-time course in either further education or higher education as it provides details of the financial support you may be eligible for and how to apply for any assistance.

If you have children then assistance is available to help you pay for childcare costs.

- Many colleges have their own nurseries and provide allowances to help you pay for childcare.
- For full-time student parents in Higher Education help with childcare costs is available through your college or university Childcare Fund, and there is additional help for lone parents from the Students Awards Agency for Scotland.
- For part-time students in Higher Education help with childcare costs is now available through your college or university Part-Time fund.

A new national service to provide you with funding information is being run by Learndirect Scotland. Call them on 0808 100 9000 or visit their website at www.learndirectscotland.com

What's On Offer?

		Full-time		Part-time		Distance learning			
Type of funding or support	Staying at school	FE	HE	FE	HE	FE	HE	Learning while you work	Contracted training provision (see below)
Course fees									
Tuition fees		✓	✓	✓	✓	✓	✓		
LA Scotland		✓		✓	✓	✓	✓	✓	
Career Development Loan		✓	✓	✓	✓	✓	✓	✓	
PSAS (see below)			✓						
Living costs									
Education Maintenance Allowances	✓	✓							
Student loans			✓						
NHS bursaries			✓						
HE Young Student Bursary			✓						
HE Students Outside Scotland Bursary			✓						
FE Maintenance Bursary		✓							
Travel costs		✓	✓	✓		✓			
Study costs		✓		✓		✓			
Help for dependants									
Adult Dependant's Grant		✓	✓						
Child Tax Credit		✓	✓	✓	✓	✓	✓	✓	
Lone Parent's Grant			✓						
Lone Parent's Childcare Grant			✓						
Childcare Funds		✓	✓	✓		✓			
Other support									
Disabled Student's Allowance			✓		✓		✓		
Additional Support Needs for Learning Allowance		✓		✓					
Modern Apprenticeship								✓	
Skillseekers								✓	
New Deal									✓
Training for Work								✓	✓
Get Ready for Work									✓
Discretionary Funds		✓	✓	✓	✓	✓	✓		
Vacation Grant for Care Leavers			✓						
Funding from Charities and Educational Trusts		✓	✓	✓	✓				

NB: This is a general guide and only indicates the funding that you may receive.

Contracted training provision is training that is bought in, either by a Local Enterprise Company (in the case of Training for Work and Get Ready for Work) or Jobcentre Plus (in the case of New Deal programmes). Training for Work participants can be either employed or non-employed status..

PSAS – Postgraduate Students’ Allowance Scheme

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, if you are not sure whether you meet the residency conditions 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). Higher Education students should visit the SAAS website or e-mail them at 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.

What does 'ordinarily resident' mean?

The courts have defined 'ordinary residence' as 'habitual and normal residence in one place'. It basically means that you, your parents, or your husband or wife live in a country year after year by choice throughout a set period. This lets you have 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 may 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

Further Education

Further Education courses are those which are not taught in a school *and* are below Higher National Certificate (HNC) level. They are 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 generally through means-tested discretionary bursaries, and these are not guaranteed to all eligible applicants.

Fees

No eligible *full-time* student, including student parents, will have to pay fees provided that certain residency requirements are met.

If you're studying *part-time or on a distance learning* course you'll have to pay tuition fees*. However, if you are receiving certain benefits, on a low income, or are disabled, you may not have to pay fees.

Check with your chosen college if you are in any doubt.

*If you're over 16 and earn less than £18,000 a year you may qualify for an Individual Learning Account of up to £200 each year towards the cost of certain courses. For information on the scheme visit the ILA Scotland website www.ilascotland.org.uk or phone the ILA Scotland helpline 0808 100 1090.

Living costs

Colleges offer maintenance bursaries to cover living costs.

If you are at college and are a full time student with children you can apply for a bursary of up to £86.81 per week. The amount you will get depends upon your family circumstances and household income. You would not have to pay this bursary back. Plus there are extra amounts for travel and study costs. If your family income is above the levels set out below, your family will be expected to contribute to your support.

The basic allowance per week is:

	<u>Income Threshold</u>	<u>Living at parental home</u>	<u>Living away from parental home</u>	<u>Self supporting</u>
Educational Maintenance Allowance*	£21,835 £26,769 £32,316	£30 £20 £10	N/A	N/A
Students aged under 18	£19,835	NIL	£34.50+	N/A
Parentally supported students aged 18 to 25	£23,660	£68.69	£86.81	N/A
Self supporting students	£20,120	N/A	N/A	£86.81

* Education Maintenance Allowance (EMA) is for students who are under 18 years and wish to stay on at school or go to college. In addition to the EMA two bonuses of £150 may also be available if you remain on your course and make good progress.

+ This allowance may be paid in addition to an Education Maintenance Allowance

N/A= Not Applicable

You can get more information on EMAs from your school, college or local authority, and also from the website www.emascotland.com.

Specific Help for Students with Dependent Children

Each college has a Childcare Fund which is used to help pay for registered childcare. The priority groups for childcare support are lone parent students, mature students and part-time students, though full-time students can still apply.

This support is additional to bursary funding, and applies to registered childcare only. Some colleges, however, may offer different methods of childcare support such as on-site nurseries, or childcare vouchers.

Other Financial Help

Students with an adult dependent

If you have financial, care or legal responsibility for an adult, and you study full-time, you may be able to apply for a Dependant's Allowance of £49.48 per week. This allowance is income-assessed and family circumstances and dependant's income will be taken into account

Students with disabilities

Disabled students who have extra costs arising from their attendance at college may apply for an Additional Support Needs for Learning Allowance. This allowance offers additional funding towards study and travel-related expenses and is not means-tested. You should contact your college for further details.

Travel Costs

This allowance is dependent on your circumstances but on the days you attend college it may cover your return travel between:

- your term-time address and your childcare provider
- your childcare provider and the college.

Extra Help

Every college operates a Discretionary Fund for students with financial difficulties which might prevent them gaining access to further education, or continuing their course. Colleges can also make payments from it to students who are moving from the benefit system to take a course. You can apply at the start of your course or during your course if financial problems arise.

How To Apply

You can get application forms and guidance notes from your college.

You must apply for your bursary through your chosen college which will also administer the payment and deal with any problems. Welfare Officers, Advisory and Counselling Services, and Student Finance Officers can also help you complete your application.

(content for further information tag)

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. More information on ILA Scotland is available on www.ilascotland.org.uk or from the helpline 0808 100 1090.

Case Studies

Here are some examples of how the support may work

Full-time Student

Hilary is unemployed and is a lone parent. She is interested in IT and has been accepted on the course “NQ Computing – Getting Started” at her local college for academic year 2008/09. The college has told her she will be entitled to receive a non-repayable bursary of £86.81 per week to help with living costs. She may also be able to get help with her travel and study costs. Her children have been enrolled in the on-site nursery, so she knows they will be looked after while she is attending her course. If she gets into financial difficulty during her course she may be able to claim additional help from the Discretionary Fund that is administered by the university.

<i>full-time NQ course, lone parent, unemployed</i>	
Fees paid	
Bursary	£86.81 per week
Childcare provided	

Hilary aims to progress to the HNC in Computing and Information Technology. Her funding will then change from Further Education to Higher Education support. Her fees will still be paid but her living costs will be supported through a mixture of student loans and non repayable grants, such as the Lone Parents Grant and the Lone Parents Childcare Grant. She can also apply for help from the Higher Education Childcare Fund and Discretionary Fund.

Part-time Student

Mathew is a parent with three children and is interested in attending a part-time course in graphic design and digital imaging at his local college. No formal entry requirements are needed and as his household income is less than £18,173 he qualifies for free tuition under the college fee waiver scheme. Part-time students are also one of the priority groups for help with registered childcare costs, and the college Childcare Fund will pay some of his childminder costs. The college will also pay his travel expenses to and from college.

<i>part-time FE course, married, working part-time</i>	
Fees paid	
Help with childcare costs	
Travel costs	

After completing his NQ in Art and Design Mathew intends to study full-time taking the HND course in graphic design at the same college. As he will then be studying full-time, and an HND is a higher education course, his tuition fees will be paid, and his living cost support will be a mixture of student loans and discretionary college childcare grants.

Higher Education

Higher Education courses are those at Higher National Certificate level or above (that is Scottish Credit and Qualification Framework level 7 or above). They can be taken at college or at university and include:

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

Support for Higher Education is mainly loan-based, with a number of means-tested grants for specific groups of students.

Fees

The Student Awards Agency for Scotland (SAAS) will pay the tuition fees for *full-time* eligible students studying at publicly-funded institutions in Scotland. You must still apply to SAAS to get your tuition fees paid even if you are not applying for any other means of support.

Students studying at 50% or more of a full time HE course and who earn less than £18,000 may be eligible for a £500 part-time HE fee grant. Students studying less than 50% of a full time course may be eligible for up to £200 fee grant. For more information visit the ILA Scotland website www.ilascotland.org.uk or phone the ILA Scotland helpline 0808 100 1090. If you are receiving certain benefits, on a low income, or are disabled, your fees may be paid in full. For more information contact your institution.

Living costs

Support for those studying *full-time* is mainly through an income-assessed loan.

Unmarried students under 25 years may qualify for a Young Students Bursary if their parents' income is less than £33,330 a year.

This is a non-repayable grant, paid instead of part of your loan, so it reduces the amount you need to take out as a loan. The maximum bursary available is £2,575 a year.

A non-repayable bursary is available for students studying elsewhere in the UK (from 2006/07 onwards). This payment replaces part of your loan entitlement. The full bursary of £2,095 a year will be available if

Part-time students can apply for funding from their institutions Discretionary Funds to help with study costs, travel costs, and childcare costs. For more information contact your institution, college or the Open University.

your parents/husband/wife/civil partner's income is less than £18,820 per annum.

Income Assessment

All support for living costs for higher education, except Disabled Students' Allowance, is income assessed. This means that your financial and personal circumstances are taken into account when a decision is made about the support you will receive. Parental income is not a factor in assessing independent students, but your own 'unearned income' and your husband/wife/civil partner's income will be taken into account.

'Unearned' income is any income other than from current employment – it could be a pension, share dividends and so on.

Every student who applies for assistance must make a formal declaration of his or her total income from all sources during the academic year.

Income earned by working during term or holiday time will not affect your student support entitlement though unearned income in excess of specified limits will reduce your entitlement on a pound-for-pound basis.

Students who are absent from their studies because of illness or caring responsibilities can continue to receive support through SAAS. After recovering or ending your caring responsibilities, if you have to wait until the start of the next academic year to rejoin your course, you may be entitled to claim Job Seekers Allowance.

Independent Status

We will consider you as being 'independent' if you meet at least one of the following conditions:

- you are 25 before the first day of the academic year for which the loan is being assessed
- neither of your parents is alive
- you are married or in a civil partnership before the first day of the academic year for which the loan is being assessed
- you have been supporting yourself with earnings or benefits for any three years immediately before the first day of the academic year in which the course begins.

Specific Help for Students with Dependent Children

This help is available to *full-time* students only.

Lone Parent's Grant

There are special provisions for widowed, divorced, separated or single students bringing up children. If you have at least one dependant child, a yearly grant of £1,270 is available to you.

Lone Parents Childcare Grant

If you receive the Lone Parent's Grant you can also get help of up to £1,185 per year for your formal childcare costs such as childminders, after-school clubs and providers of day care and education. If your children are aged 8 or under, the childcare provider must be registered with the local authority.

Part-time students can apply for funding from their institutions new Part-Time Fund. to help with childcare costs. For more information contact your institution, college or the Open University

Childcare Fund Support

You can also benefit from the Higher Education Childcare Fund, particularly if you're a lone parent or mature student. The university or college you are studying at will decide whether you are entitled to this support and, if they pay it to you, you must use it to pay for registered childcare. You should contact your university or college for more information.

Other Financial Help

Students with an adult dependent

Full-time students can claim the income-assessed Adult Dependents Grant for their husband/wife/civil partner, up to a maximum of £2,575 per year. If you get married after the start of a course, you can claim this grant for your husband or wife from the date of marriage. You cannot claim Adult Dependents Grant if your husband or wife also receives student support.

Students with Disabilities

If you have extra costs while you are studying as a direct result of your disability, you may be able to claim the Disabled Students Allowance (DSA). DSA can help students with disabilities pay for items of equipment, non medical personal help, or certain other course-related requirements.

DSA is not income assessed and you should contact your college, university or SAAS for further advice and an application form.

Travel Costs

You can apply for help with the cost of daily travel to your college or university. If you are living away from home, you may claim three return journeys home in each year of your course from where you live during term time, as well as travel to and from your college or university during term time. There is a limit to the amount you are entitled to and you must pay the first £155 of the total cost of travel for the year. SAAS will only cover the most economical fares available for the type of transport you use. For example, if the cheapest fares are offered under the Student Railcard or Bus Pass Schemes, you will get the amount of travel at the cheapest rate plus the cost of the Student Railcard or bus pass.

Discretionary Fund

Students can apply to their institution's Discretionary Fund if they have financial difficulties that might prevent them gaining access to Higher Education, or continuing their course. Colleges and universities also have discretion to provide payments to students who are moving from the benefit system to take a course.

How To Apply

Application forms are available from your college, university or SAAS. You must apply for your fee, loan and grants through SAAS.

(content for Further Information tag)

If you have any questions about your eligibility or about payment of fees and supplementary grants, please visit the SAAS website or contact them on 0845 111 1711, or e-mail saas.geu@scotland.gsi.gov.uk

Case Studies

Here are some examples of how the support may work

Full-time lone parent student.

Fiona is 29 and currently works as a receptionist. She is a divorced mother of two and has been accepted by university to study a full-time degree in French. As a lone parent Fiona worries about how she will cope with living and childcare costs.

Fiona's tuition fees are paid in full by SAAS and as an independent student she is entitled to the maximum loan of £4,510. As a lone parent she is also entitled to £1,270 Lone Parent's Grant and can claim the Lone Parents Childcare Grant of £1,185 as she has formal childcare costs. Some universities provide childcare facilities but in Fiona's case they do not, and she will use her childcare grants to pay for registered childcare.

<i>full-time degree course, lone parent</i>	
Fees paid	
Loan	£4,510
Lone parent grant	£1,270
Childcare grant	£1,185
Total	£6,965 per year

Her employer has offered her some hours in her job as a receptionist that she can fit around her studies. This earned income will not affect her loan or childcare grants. She is also aware that if she gets into financial difficulty during her course she may be able to claim additional help from the Childcare and Discretionary Funds that are administered by the university. Fiona has accepted her place at university to study.

Part-time Parent

Tom is married with one child and earns less than £18,000 per year. He would like to improve his qualifications to increase his earning potential. He has applied for a part time HE course at his local university but is concerned about the cost of the tuition fees and the books he will need for his studies.

As Tom and his family is on a low income, and he meets the eligibility criteria, he can apply to ILA Scotland for the annual £500 fee grant to help towards the cost of his tuition fees. He is also aware that if he gets into financial difficulty during his course he may be able to claim additional help from the Discretionary Fund that is administered by the university. If successful he can use this for travel, study and childcare costs.

<i>part-time(studying more than 50% of a full time HE course) married, working part-time, earns less than £18,000 per year</i>	
£500 HE fee grant	
Discretionary Fund	

Graduate Endowment

The Graduate Endowment is a fixed amount that you might have to pay if you graduated from university before summer 2007 (see note below). The Scottish Government uses the money from the Graduate Endowment to provide support to students in the future (including paying bursaries).

Note

The Scottish Parliament decided on 28 February 2008 to no longer charge the Graduate Endowment. [This means that the Graduate Endowment will not apply to students who complete their course on or after 1 April 2007. Students who completed their course before that date will still have to pay the Graduate Endowment.](#)

However, some graduates are exempt from paying (do not have to pay) the Graduate Endowment. You will not have to pay the Graduate Endowment, for example, if you:

- are a mature student (you have been assessed as being ‘independent’);
- are a single parent entitled to a Lone Parent’s Grant during your degree;
- are a disabled student eligible for support through the Disabled Student’s Allowance scheme during your degree;
- are studying an HNC or HND course;
- take less than two years to complete your degree course immediately after completing an HNC or HND;
- take less than three years to complete your degree course in all other circumstances;
- take a degree course in nursing or midwifery or any degree course where you get a Health Bursary each year;
- fail to meet the requirements to be accredited with a degree and so do not graduate from your course;
- have studied for a degree in Higher Education before and you received public funding to help pay for your course;
- study for your degree outside Scotland; or

- study part-time.

Overall, around 50% of graduates do not have to pay the Graduate Endowment.

For students who started their course in 2006-2007 the Graduate Endowment was £2289. The Graduate Endowment increased each year in line with the rate of inflation.

More information on the Graduate Endowment

Contact SAAS on 0845 111 1711 or visit www.saas.gov.uk for more advice.

Other Sources of Funding

New Deal for lone parents

If you're a lone parent who works less than 16 hours a week, or not at all, and your youngest child is under 16 years old, then you might be interested in the New Deal for Lone Parents (NDLP).

This specially designed programme helps lone parents who want to work to find a job that suits their lifestyle. A trained personal adviser will help you to:

- find training or education opportunities;
- find and organise childcare provision; and
- look and apply for suitable jobs.

Help with travel and childcare costs may also be available while you are on New Deal for Lone Parents. If you want to find out more about New Deal for Lone Parents or arrange to see a personal adviser, call the information line on 0800 868 868 or visit your local Jobcentre or Jobcentre Plus office.

ILA Scotland

ILA Scotland is a scheme that can help pay for a wide range of courses offered by 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.

If you are studying at 50% or more of a full time HE course you may qualify for £500 each year towards the cost of your course. To qualify you should be aged 16 or over, live in Scotland and earn £18,000 or less per year or are on benefit

For information on ILA Scotland and to request an application pack call the ILA Scotland helpline free on 0808 100 1090 or visit the website at www.ilascotland.org.uk for advice about what learning is available.

Career Development Loan

If you cannot get assistance from SAAS, or any other public funding, to help pay for the course you want to do, you may be able to apply for a Career Development Loan (CDL). 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. CDLs are managed in partnership with a number of high street banks.

A CDL can support a course as long as it:

- is related to a job (not necessarily to a current job); and
- lasts no more than two years plus up to one year's practical experience that is part of the course, where relevant.

You can borrow from £300 to £8,000 and use the loan to cover up to 80% of your course fees plus all your related expenses – including books, childcare, travel expenses and any costs associated with disability.

If you have been out of work for three months or longer at the time of application, you can apply for a CDL to cover 100% of your course fees.

You will not have to make any repayments while you are training and for up to one month afterwards (or up to 17 months if you are unemployed when repayments are due to start). During this time, the government will pay the interest on the loan for you. At the end of this period, you become responsible for the loan repayments and any further interest.

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.

Benefits

Although most full-time students are not entitled to social security benefits, certain students (including young people without support from their parents, single parents and disabled students) may be eligible. If you want to take a full-time course you should always ask at your local Jobcentre Plus office or local citizens advice bureau about how this will 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 student or choose to study a course by distance learning. It is important to discuss this with the student adviser at your college or university as well as your local Jobcentre Plus office.

Any extra help you receive for travel and study costs should not affect your benefits.

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.

How much help you get depends on your circumstances. To find out more, visit 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. 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. You are usually eligible to claim if you are a full-time student in further education and under 19 years old (sometimes you can claim up to the age of 20). If you're a full-time student but you are not under 19 years old or on a low income, you wouldn't normally qualify for help but you may be able to get this support if you're disabled or have children. Your local council will be able to give you more advice and provide you with application forms.

Council tax

Most full-time students do not have to pay council tax. We call this being 'exempt'. If you're not exempt, for example if you own your home and share with other adults who are not

students, you may be entitled to Second Adult Rebate (a discount) or you may be entitled to Council Tax Benefit.

Health benefits

If you're studying full-time and are under 19 you may qualify for a range of free medical benefits, including free NHS prescriptions, dental treatment and glasses (if you need them). Otherwise, you may qualify for medical benefits if you're on a low income or another qualifying benefit. For more information call 0845 850 1166 or visit www.ppa.org.uk/ppa/low_income.html.

Benefits information

For more information contact your local Jobcentre Plus office, the student adviser at your college or university or your local citizens advice bureau or visit scottishhandbooks.cpag.org.uk for Child Poverty Action Group in Scotland's 'Benefits for Students in Scotland Handbook'. You can also visit www.jobcentreplus.org.uk.

Childcare Information Services

Childcare Information Services (ChIS) provide information and guidance on a full range of services for children including options and availability on

- Nurseries;
- Pre-School Education;
- Playgroups;
- Childminders;
- Crèches;
- Out of school childcare;
- Counseling Services for children and families;
- Additional Support Needs contact agencies;
- Childcare Training.

If you want to know more about services for children and families in your area, you should contact your local Childcare Information Service. There are 30 local Childcare Information Services in Scotland, one in each local authority area (the Ayrshire authorities operate a joint ChIS). Each can be accessed through the national site www.scottishchildcare.gov.uk and their own telephone helpline.

Local ChIS Contact Details

Aberdeen City 01224 443 344	East Renfrewshire 0141 577 3990	Orkney Islands 01856 873535
Aberdeenshire 0800 298 3330	Edinburgh 0800 032 0323	City Perth and Kinross 0845 601 4477
Angus 08452 777 778	Falkirk 01324 506 632	Renfrewshire 0141 840 3853
Argyll and Bute 01369 708 504	Fife 01592 776 406	Scottish Borders 01896 758186
Ayrshire 0845 351 3000	Glasgow City 0141 287 5223	Shetland Islands 01595 697460
Clackmannanshire 01259 452 453	Highland 0845 601 1345	South Lanarkshire 01698 727939
Dumfries and Galloway 0845 601 0191	Inverclyde 0800 052 9126	Stirling 01786 442 626
Dundee City 01382 433 900	Midlothian 0131 271 3754	West Dunbartonshire 0800 980 4683
East Dunbartonshire 0141 570 0091	Moray 01343 545 368	West Lothian 01506 776 660
East Lothian 0800 0288 629	North Lanarkshire 01236 812281	Comhairle nan Eilean Siar 01851 822282

More information

You can contact the following organisations to find out more about the various types of financial help available or if you have any questions.

learndirect scotland

If you want to get into learning but aren't sure where to start, contact us (learndirect scotland) and one of our advisers can help you choose from thousands of learning opportunities offered by learning centres, colleges and universities in Scotland. We can also provide you with information about the funding that is available for your chosen course.

Phone: 0808 100 9000 (freephone)

Website: www.learndirectscotland.com

Student Awards Agency for Scotland (SAAS)

You can get application forms and a guide on the SAAS website. You can also contact SAAS if you have any questions about your eligibility or about fees, bursaries and so on.

Student Awards Agency for Scotland

Gyleview House

3 Redheughs Rigg

Edinburgh EH12 9HH

Phone: 0845 111 1711

E-mail: saas.geu@scotland.gsi.gov.uk

Website: www.saas.gov.uk

Your local college

For more information on student support for Further Education courses please contact your local college. Contact learndirect scotland for a list of bursary officers. Or, you can contact the Scottish Funding Council as follows.

Phone: 0131 313 6500

E-mail: info@sfc.ac.uk

Website: www.sfc.ac.uk

Careers Scotland

Careers Scotland gives guidance to anyone in Scotland about work or learning. They want to provide people living in Scotland with the skills to make well-informed career decisions for themselves throughout their working lives. You can find out more on their website at www.careers-scotland.org.uk.

Scottishchildcare

This service offers web based information and details of local Children's Information Services. These provide face to face and phone advice on all aspects of childcare.

web: www.scottishchildcare.gov.uk

HM Revenue & Customs (HMRC)

Phone: 0845 300 3900

Website: www.hmrc.gov.uk

One Parent Families Scotland

Produces a range of information for lone parents and runs a helpline on topics such as benefits, employment, maintenance and funding for education. Their booklets on Further and Higher Education for Lone Parent Students in Scotland contain information on funding, childcare and many other aspects of life as a lone parent student. Free copies are available to individual lone parents - ring to request a copy, or see the versions on their website.

One Parent Families Scotland

13, Gayfield Square

Edinburgh EH1 3NX

tel: 0800 018 5026

email: info@opfs.org.uk

website: www.opfs.org.uk

Skill Scotland – National Bureau for Students with Disabilities

Skill's Information Service gives free information and advice to disabled people (and people who work with disabled people) about opportunities for people over 16 years old (including Further and Higher Education, employment, work-based learning and volunteering). You can contact their information service from Monday to Thursday, between 1.30 and 4.30pm.

Phone or text: 0800 328 5050 (you will not have to pay for the call or text).

E-mail: admin@skillscotland.org.uk

Website: www.skill.org.uk

Child Poverty Action Group (CPAG)

CPAG's online information service provides specific information on benefits for students in Scotland. You can download a copy of '**Benefits for Students in Scotland Handbook**' free from their website [at scottishhandbooks.cpag.org.uk](http://at.scottishhandbooks.cpag.org.uk).

You can also get more information about CPAG in Scotland's students and benefits project at www.cpag.org.uk/scotland/studentbenefitsproject.

Funding for Learners

For more information about this booklet, contact:

The Scottish Government

Higher Education & Learner Support Division

Europa Building

450 Argyle Street

Glasgow

G2 8LG.

E-mail: studentsupport@scotland.gsi.gov.uk

Website: www.scotland.gov.uk/fundingforlearners

