



# Funding your Further Education

2024/25

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## Introduction

If you are thinking about attending a full-time **Further Education (FE)** course at Dundee and Angus College, you should consider your financial situation. This booklet aims to provide guidance and information on the funds that may be available to you. FE funding covers the following levels of courses:

- National Certificate (NC)
- Introductory
- Access
- Certificate
- National Progression Award (NPA)
- Scottish Vocational Qualification (SVQ) up to level SCQF 6 – full-time
- SVQ Level 3 Professional Cookery (Patisserie and Confectionery)
- Diploma (VTCT)
- Any full-time course at SCQF level 6 or below

If you are undertaking a full-time FE course, we advise you to complete the online EMA/Bursary application to allow us to identify if you are **eligible for living costs, travel and/or course expenses allowance**.

Funding to help with childcare or housing costs may be available. To find out more please contact our [Student Services](#).

### How and when to apply?

Once you have **accepted** your **conditional or unconditional** place, you will receive an email advising you to apply for funding. You will be able to apply online via a PC, smart phone or tablet.

You should try to ensure you have completed and submitted your online application and provided all requested documentation **by 30<sup>th</sup> June 2024**. This will ensure your funding is in place for the start date of your course. If you apply after this date, you may experience some delay in receiving your first payment.

If you fail to submit your application and provide all requested documentation within **6 weeks** of the start date of your course, you will **not** receive any back dated payments.

If you require assistance to complete your online application, please email [heretohelp@dundeeandangus.ac.uk](mailto:heretohelp@dundeeandangus.ac.uk)

## Tuition Fees

If you are studying full time in Scotland and meet the residency conditions, we will pay your tuition fees. If you do not meet the residency conditions you will be liable to pay your tuition fees, which may be at the international rate.

### Do I meet the residency conditions?

The rules surrounding residency are complicated, however, the general criteria to be eligible for funding is, you the student must be:

- Ordinarily resident in the UK for three years immediately before the official start date of your course;
- Settled in the UK as described in the Immigration Act 1971;
- Ordinarily resident in Scotland on the official start day of your course.
- If from the EU/EEA/Switzerland you must have pre-settled or settled status

The term ordinarily resident has been defined by the courts as “habitual and normal residence in one place”. This means that you live in a country year after year by choice throughout a set period. Living here totally or mainly for the purpose of receiving full-time education does not count as being ordinarily resident.

If you do not meet the residency criteria, you may still be eligible to apply to the College for funding. Please contact our [Student Services](#) for further advice and guidance. There are different rules for students who are in the UK through one of the Afghanistan or Ukraine relocation schemes.

If you are a non-Scottish UK national and have moved to Scotland solely for the purposes of education<sup>1</sup>, you are **not** eligible for **tuition fees, living costs, and travel or course expenses**. For financial support, please contact your Local Education Authority or Northern Ireland Library Board. If you do not qualify for support from your Local Authority or Library Board, you will be personally liable for payment of tuition fees and supporting yourself throughout your studies. **If you are from Shetland or Orkney you must apply to your local authority to cover your living costs, travel and course expenses.**

If you have not been ordinarily resident in the UK/European Economic Area (EEA) for the last 3 years and have not been granted pre-settled or settled status, please contact our [International Officer](#).

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<sup>1</sup> Please refer to our [Help Point](#) if you are a refugee, asylum seeker or a rest of UK student.

## Educational Maintenance Allowance (EMA)

An **EMA** is usually awarded to students who are **under 18 years** of age at the official start date of the course. You **cannot** receive an **EMA** until you have reached your school leaving age. If you are 16 between 1<sup>st</sup> October 2024 and 28<sup>th</sup> February 2025 you are eligible for EMA/Course Expenses from January 2025 but please note, we need you to apply for funding as soon as possible.

In some circumstances, a student who is under 20 years of age may be awarded an EMA instead of an FE Bursary.

### How much will I receive?

EMA awards will be paid according to the total taxable household income (please see Household Income section).

Provided your attendance is 100% each week, we will pay you every two weeks, in arrears, into the bank account stated on your application. **To receive EMA payments you must have your own bank account as payments cannot be made into any other bank account, i.e. parents/spouse.** For further information, please see the Attendance Reporting section on page 10.

**EMA is not paid during the holiday periods.**

| Income             | No. of dependent children in household* | Award |
|--------------------|---|-------|
| £0 - £24,421       | 1                                       | £30   |
| £0 - £26,884       | 2+                                      | £30   |
| £24,422 or above** | 1                                       | NIL   |
| £26,885 or above** | 2+                                      | NIL   |

\* Dependent children are all those up to the age of 16 and those over the age of 16 and up to the age of 25 if they are in full-time education or training.

\*\* You are still required to complete the online application, as you may still be eligible for course expenses which are not dependent upon household income. You are only required to provide us with proof of identification, e.g. birth certificate.

If you live away from the parental home, you may be eligible for an additional means-tested allowance of up to £49.91 per week. This will be assessed on the information you supply on your online application.

### **Do I qualify for assistance with travel costs?**

If you are under 22 you must apply for the Scottish Government free bus travel throughout Scotland. If you have not already done so, please complete your application for free travel by visiting [getyournec.scot](https://www.getyournec.scot)

### **Do I qualify for course expenses?**

Course expenses are for books and/or equipment you may need to study your course. The amount varies from course to course and is not dependent upon household income if you are under 18 at the start date of your course. To receive this, you must submit a funding application form and upload all requested documents.

## Further Education Bursary

An FE Bursary is usually awarded if you are 18 years of age or older at the official start date of the course. This type of funding is a discretionary award and is not a loan.

If you have previously received funding for a full-time course in Scotland and you were 18 years of age or older, please contact our [Help Point](#) to check your eligibility for further funding before starting your course.

The amount of money you receive is based on your personal circumstances, e.g. age, where you live, your dependents and your parents'/partner's income.

### How much may I be entitled to receive?

The maximum rates for bursary are:

| Age of student               | Living in parental home (weekly) | Away from parental home (weekly) |
|------------------------------|----------------------------------|----------------------------------|
| 18-24                        | £99.35                           | £125.55                          |
| 25 & over or self-supporting | Not applicable                   | £125.55                          |
| Care Experienced Student     | £225.00                          | £225.50                          |

How much you may receive is calculated depending on the household income for the complete tax year before the start date of your course (please see Household Income section). The tables below are **examples** of income and amounts that would be deducted from the weekly allowances (shown above).

FE Bursary is paid during all scheduled holidays with the exception of the summer break.

### Students aged 18 -24 who are not self-supporting

| Annual Household Income | Weekly Deduction |
|-------------------------|------------------|
| Less than £24,275       | NIL              |
| £24,275                 | £1.05            |
| £31,745                 | £20.35           |
| £41,735                 | £46.16           |
| £49,664                 | £66.66           |

### Students married or living with a partner

| Annual Household Income | Weekly Deduction |
|-------------------------|------------------|
| Less than £20,643       | NIL              |
| £20,643                 | £1.05            |
| £27,933                 | £19.89           |
| £35,538                 | £39.54           |
| £50,568                 | £78.38           |

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

If you are in receipt of **Universal Credit/Income Support/Employment and Support Allowance etc.** and are eligible to remain on this then you must do so.

If you are in receipt of **Carers Allowance** or **Carer Support Payment**, please contact **Student Services** for advice.

### Do you receive unearned/other income?

Your award may be affected if you receive any unearned income during the time you are studying. Please note that **Child Tax Credit** and **Child Benefit** are not taken into consideration, however, **Working Tax Credit** and other benefits, pensions etc can affect your award. Any unearned income over £24.19 will impact on your weekly Bursary.

### Do you qualify for self-supporting status?

To qualify for self-supporting status, you must be able to provide evidence for one of the following conditions:

- You must be married or living with a partner **or**
- Have no parents living **or**
- Estranged from parents – this means you are not in contact with them, and there has been a permanent breakdown in your relationship with no sign of this being resolved in the future - we will require evidence to verify this e.g. a letter from your Key Worker OR Homeless Officer confirming your relationship between you and your parent/s has irrevocably broken down **or**
- Caring for a child dependent on you **or**
- Have supported yourself for periods totalling no less than three years. If from earnings this must be a minimum of £3494.40 for each 12-month period, **or**
- Formal rent agreement for any 3 years



## **What is Dependents' Allowance and do I qualify?**

This is an allowance for an adult dependent who is not eligible to claim any benefits. The weekly amount is £67.55. This allowance is means tested against household income.

## **Do I qualify for assistance with travel costs?**

Every young person under the age of 22 is now eligible for free bus travel throughout Scotland. If you have not already done so, please complete your application for free travel by visiting [getyournec.scot](http://getyournec.scot)

Students who turn 22 during their course will be considered for travel from the week you turn 22 provided you live more than two miles from campus. If you are 22 or over on the official start date of the course, you will be considered for travel from this date provided you live more than two miles from campus. This allowance is means-tested against household income. This would be included within your bursary payments.

## **Do I qualify for course expenses?**

Course expenses are for books and/or equipment you may require for your course. The amount varies from course to course. Course expenses are means-tested against household income.

## **Funding for Care Experienced Students**

Students with experience of being in care may receive a different funding package. Please read the following information.

We will consider you Care Experienced if you have ever been looked after by a UK local authority on a **compulsory** or **statutory** basis.

Examples of types of Care Experience are foster care, residential care, kinship care or a compulsory supervision order.

If you are unsure if this applies to you and wish to discuss this further, please contact [Student Services](#).

You will be required to submit a letter from your social worker confirming that you have had or currently have compulsory social work support. We will need your social worker or social work department to confirm the legislation and section of the legislation that means you are care experienced. If you want to discuss this or need

help to get this, please contact [guidance@dundeeandangus.ac.uk](mailto:guidance@dundeeandangus.ac.uk) and our Student Services team will be happy to assist you.

These applications will be treated as a priority.

Please contact our **Student Services** for further guidance and advice especially if you are currently in receipt of benefits.

## Household Income

This information is relevant to both EMA and Bursary funding.

### Whose income do we take into account?

- If your parent(s)/guardian(s) live together, we will use both their incomes
- If your parent(s)/guardian(s) are separated, divorced or no longer live together, we will use the income of the parent(s)/guardian(s) you normally live with
- If your parent(s)/guardian(s) lives with a partner, or you have a step-parent, we will use their income as well as the parent(s)/guardian(s) you live with
- If you are married or live with a partner(s), we will use their income

### What income do we take into account?

In most cases, we will ask to see evidence of the household income for the complete tax year before the start of the course (e.g. courses in session 2024/25 will require income for the tax year 2023/24). Listed below are examples depending on your parent(s)/guardian(s)/partner circumstances.

- If your parent(s)/guardian(s)/partner pay tax while they earn (PAYE) we take the total gross income for the household
- If your parent(s)/guardian(s)/partner is self-employed or have income from property, we will take the taxable profit.
- If your parent(s)/guardian(s)/partner is unemployed we will take replacement living-cost benefits into account, e.g. Universal Credit

### What if my Parents/Partners Income Changes?

It is your responsibility to inform the Help Point of any changes to your circumstances or of any person whose income has been used to assess your bursary/EMA award. Please note that any changes to your circumstances will only take effect from the date you provide evidence of the change.

If you need to change your bank details, you must contact the Help Point to complete the Bank Mandate form and also show your student id card. We do not accept bank details by telephone call or email.

## Attendance Reporting

### If eligible, when will I receive my bursary/EMA payments?

Provided your attendance is 100% each week, we will pay you every two weeks, in arrears, into the bank account stated on your application. You will receive an award letter and a payment schedule which details the amount and date it is due to be paid.

If you are absent, you must submit a certificate of absence or medical certificate within 5 days from the first day of your absence.

| Type of certificate           | Evidence/Action Required                                     | Semester 1 | Semester 2 |
|-------------------------------|--|------------|------------|
| <b>Certificate of Absence</b> | Complete online through My D&A (student portal)              | 21 hours*  | 21 hours*  |
| <b>Medical Certificate</b>    | Request from GP and pass to our Administration Services Team | 5 days*    | 5 days*    |

\*These hours/days are per semester.

Please note if your course ends in December 2024/January 2025 your maximum self-certification is 21 hours and medical certification is 5 days.

All appointments with the doctor, dentist, opticians etc. must be made out-with your timetabled hours of study. Other appointments (hospital, Citation etc.) will be processed as an appointment – please take your letter to the Help Point.

Disclaimer – Students who are eligible for support from funds are not automatically entitled to the support. All funds are cash limited, so it is essential that students apply as early as possible for their funding. Please note all information detailed is subject to change, you would be notified about any changes.

## **Housing Funding Support**

This is a discretionary fund the College has provided to allow you to apply for help towards the cost of your housing. It is dependent upon the level of funding the College receives.

Funds are limited and are allocated to applications starting in August and January. As this fund is cash limited, once all funds are allocated applications may be closed.

### **Eligibility**

Full time students who meet residency requirements, who are assessed on Household Income and who have a valid Tenancy Agreement or Mortgage Statement which we will require evidence of, can be considered. As some students can remain on Universal Credit when studying full time, students within this group will not be eligible for assistance with housing from the College.

For further information please see the **Housing Funding Support Booklet** or contact [Student Services](#).

## **Childcare Funding Support**

The Student Services Team are responsible for determining Childcare Funding requirements and assisting you to arrange suitable Child Care Support during your studies at college.

Childcare Funding is awarded for timetabled hours in college and any arrangements made out-with timetabled hours will be the responsibility of the parent.

### **Eligibility**

Students who qualify for Bursary Support at FE Level

Lone Parents

Full time students who meet residence eligibility

Students must be in receipt of Child Benefit **OR** Child Tax Credit **OR** Universal Credit for the child

Means-tested on Household Income

For further information please see the **Childcare Funding Support Booklet** OR contact [Student Services](#).

## Useful Contacts

### D&A College

#### Help Point



0300 123 1036



[heretohelp@dundeeandangus.ac.uk](mailto:heretohelp@dundeeandangus.ac.uk)

#### Student Services Team



0300 123 1010



[guidance@dundeeandangus.ac.uk](mailto:guidance@dundeeandangus.ac.uk)

#### Childcare Adviser



0300 123 1010



[childcare@dundeeandangus.ac.uk](mailto:childcare@dundeeandangus.ac.uk)

#### International Officer



0300 123 1010



[international@dundeeandangus.ac.uk](mailto:international@dundeeandangus.ac.uk)

#### Student Award Agency for Scotland (SAAS)



0300 555 0505



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

#### Student Information Scotland



[www.studentinformation.gov.scot](http://www.studentinformation.gov.scot)

For information on student finance and funding, including a budget and funding calculator, and other aspects of student life.

## Student Loans



Student Loans Company  
10 Clyde Place  
Glasgow G5 8DF



0141 306 2000



[www.slc.co.uk](http://www.slc.co.uk)

## HMRC



HM Revenues and Customs  
BX9 1AS



0300 200 3300 (record of earnings and general enquiries)



0300 200 3310 (SA302 tax calculations)

You can use Relay UK if you cannot hear or speak on the phone,  
dial 18001 then 0300 200 3300. More info: [www.relayuk.bt.com](http://www.relayuk.bt.com)



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

## Dundee City Job Centre



Dundee City Job Centre  
Wellgate House  
Wellgate Centre  
Dundee DD1 2DB



0800 169 0190

## Arbroath Jobcentre Plus



2 Chalmers Street  
Arbroath  
Angus  
DD11 1PP



0800 169 0190

## Welfare Rights Dundee City Council



Council Advice Services, Floor 3, Dundee House  
50 North Lindsay  
Dundee  
DD1 1FA



01382 431188 (option 2)



[cas@dundeecity.gov.uk](mailto:cas@dundeecity.gov.uk)



[www.dundeecity.gov.uk](http://www.dundeecity.gov.uk)

## Dundee Citizens' Advice Bureau



Dundee Central Library  
Level 4, Wellgate Centre  
Dundee  
DD1 1DB



01382 214633



[www.dundecab.org.uk](http://www.dundecab.org.uk)

## Angus Citizens' Advice Bureau



11-17 Millgate  
Arbroath  
DD11 1NN



01241 870661



[advice@anguscab.org.uk](mailto:advice@anguscab.org.uk)



[www.anguscab.org.uk](http://www.anguscab.org.uk)