



# Funding your Further Education



## Contents

<b>Introduction</b> .....	1
<b>Educational Maintenance Allowance (EMA)</b> .....	3
<b>Further Education Bursary</b> .....	5
<b>Household Income</b> .....	8
<b>Attendance Reporting</b> .....	9
<b>Smart Travel</b> .....	10
<b>Useful Contacts</b> .....	11

## 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
- 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 [Help Point](#).

### 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 ensure you have completed and submitted your online application, and provided all requested documentation **by 30 June 2018**. 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 contact our [Help Point](#) or visit your local campus.

## 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 are, 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.

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 [Help Point](#) for further advice and guidance.

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 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, 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. 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, payments cannot be made into any other bank account, i.e. parents/spouse.** For further information, please see the Attendance Reporting section on page 9.

**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 and training.

\*\* You are still required to complete the online application, as you may still be eligible for travel and/or course expenses, as this is 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 £38.69 per week. This will be assessed based on the information you supply on your online application.

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

You may be awarded help with travel if you live more than **two miles** from the campus you will be attending. This allowance is not dependent upon household income. For further information, please see Smart Travel section on page 10.

### **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.

## 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	£77.01	£98.79
25 & over or self-supporting	Not applicable	£98.79

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 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, you will be awarded a **weekly allowance** of **£28.00** instead of the above weekly allowance.

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

### Do you receive unearned 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 can affect your award. Any unearned income over £20.52 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 - we will require evidence to verify this **or**
- Are formally recognised as care experienced, or on a Supervision Requirement but living at home **or**
- Caring for a child dependent on you **or**
- Have supported yourself for periods totalling no less than three 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 £56.31. This allowance is means tested against household income.

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

You may be awarded help with travel if you live more than **two miles** from the campus you will be attending. This allowance is means tested against household income. For more information please see Smart Travel section on page 10.

### **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.

### **Care Experienced/Care Leavers/Looked after Children and Young People.**

The term Care Experienced, Care Leaver and Looked After refer to young people who have experience of being in care at any time of their lives or who are currently looked after. It includes any student who is under the care of the Local Authority, including (but not limited to) where the care is being provided in the student's own home, in their parent(s) home, in the home of relatives, in a foster home, a care home or a residential unit. It also includes students who are cared for under a kinship order. These applications will be treated as a priority.

Please contact our Help Point for further guidance and advice.

## 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 2018/19 income for the tax year 2017/18). 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. Jobseeker's Allowance.

### 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.

## 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.

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

Type of certificate	Evidence/Action Required	Semester 1	Semester 2
Self-Certificate	Complete online through My D&A (student portal)	21 hours*	21 hours*
Medical Certificate	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 2018/January 2019 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.

## Smart Travel

Opting into our Smart Travel scheme will mean your travel allowance will be added to your student card in the form of a Smart Ticket to use on various Stagecoach/Xplore routes within your allocated travel zone, all day every day and not just for your journeys to/from College.

To be eligible for travel allowance your local address must be more than 2 miles from your main campus of study.

Please note if you opt in for this method you will not receive any cash payments for travel. Once you opt into Smart Travel you cannot opt out.

Travel paid as a cash allowance will be capped to the maximum Smart Travel rate for your route and will be subject to weekly attendance checks.

Please note if Smart Travel is not available in your area you will be assessed for the equivalent journey. This may be a comparable journey by public transport or mileage allowance but your travel will be capped to the maximum Smart Travel payable by the College.

Any changes to the Smart Travel service offered will be notified to you by letter.

### Terms & Conditions of Smart Travel/Ticket

- Your travel pass will be terminated if for any reason you leave the course before the official end date or if your attendance reaches a level that is not acceptable
- You will not be able to opt out of the scheme after you submit your application
- If your card is lost/stolen, you should report this immediately to the Help Point and a temporary pass will be issued to allow you to travel until your new college card arrives. There will be a £5.00 fee for the Student Card replacement.
- If you have any problems using your card on the bus, please report it to our Help Point as soon as possible to allow us to investigate as soon as possible
- No personal data, other than your name and card number will be passed to the transport companies. This data will only be used if you have a problem using your pass on board the bus and for invoicing purposes only
- You may be asked to complete a short survey about your experiences using Smart Travel

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.

## Useful Contacts

### D&A College

#### Administration Services Team



0300 123 1010

[studentfunding@dundeeandanguscollege.ac.uk](mailto:studentfunding@dundeeandanguscollege.ac.uk)

#### Student Services Team



01382 834883 (Kingsway Campus)

01382 834884 (Garydne Campus)

01241 432604 (Arbroath Campus)



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

#### Childcare Adviser



0300 123 1010



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

#### International Officer



0300 123 1010



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

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



Saughton House  
Broomhouse Drive  
EDINBURGH EH11 3UT



0300 555 0505



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

## Student Loans



Student Loans Company  
100 Bothwell Street  
GLASGOW G2 7JD



0141 306 2000 or 0845 026 2019 (Helpline)



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

## HMRC



TCO Preston 6  
Government Buildings  
Preston  
Lancashire  
PR1 0YP



0845 300 3900 (Tax Credits)



0300 200 3300 (record of earnings and general enquiries)



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

## The Department for Work and Pensions (DWP)



Dundee Jobcentre Plus  
Wellgate House  
Wellgate Centre  
DUNDEE DD1 2DB



0845 604 3719

## Arbroath Jobcentre Plus



2 Chalmers Street  
Arbroath  
Angus  
DD11 1PP



0345 604 3719 or textphone to 0845 608 8551

## Discover Opportunities Centre (Working for Families)



24 Crichton Street  
Dundee  
DD1 3AN



01382 434460

## Dundee Citizens' Advice



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



01382 307494



[contactus@dundeecab.org](mailto:contactus@dundeecab.org)



[www.dundeecab.org](http://www.dundeecab.org)

## Angus Citizens' Advice



11-17 Millgate  
Arbroath  
DD11 1NN



(01241) 870661



[bureauarbroath@ArbroathCAB.casonline.org.uk](mailto:bureauarbroath@ArbroathCAB.casonline.org.uk)



<http://www.anguscab.org.uk>