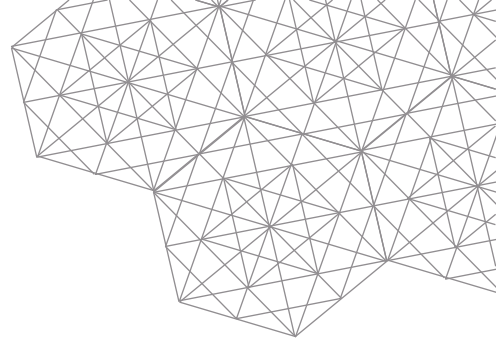


START TOMORROW TODAY



STUDENT FUNDING QUICK GUIDE 2018 - 2019



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General Information	2
Further Education Funding Summary	4
Further Education - Full-Time / Aged 16 – 17 / Educational Maintenance Allowance (EMA)	5
Further Education - Full-Time / Aged 18 – 24, Parentally Supported / Bursary	6
Further Education - Full-Time / Aged 25+, Independent Students / Bursary	7
Further Education - Full-Time / Aged 18+, Independent Students / Bursary	8
Further Education - Full-Time / Aged 16+, In Receipt of Benefits	9
Further Education - Part-Time	10
Further Education - Discretionary (Hardship) and Childcare	11
Higher Education Funding Summary	12
Higher Education - Discretionary (Hardship) and Childcare	13
What Next?	14
Useful Contacts	15

WHAT FUNDING IS AVAILABLE?

This booklet provides guidance on funding which may be available to you whilst studying at Inverness College UHI whether you are a Further Education (FE) student (studying for Highers, SVQ's, NC's etc.) or Higher Education (HE) student (studying for an HNC, HND or Degree).

For FE students, the following funds may be able to assist you financially with your studies:

- Education Maintenance Allowance (EMA)
- Bursary Maintenance, Travel and Study Allowance
- Childcare Fund
- Discretionary Hardship Fund.

For HE students, the Students Awards Agency for Scotland (SAAS) assesses eligibility for tuition fees, student loans and bursaries, applications for these should be made online at: www.saas.gov.uk. If you would like to talk to someone about your SAAS application, please contact our Guidance Team by telephone on 01463 273208 or email at guidance.ic@uhi.ac.uk. Extra support may be available, depending on your circumstances from the following funds administered by Inverness College UHI:

- Childcare Fund
- Discretionary Hardship Fund.

All applications for Discretionary (Hardship) and Childcare funding are assessed on an individual needs basis.

WHO CAN APPLY FOR FINANCIAL SUPPORT?

You may be eligible to apply for support if you satisfy the residential requirements set out in the Further Education Bursaries (Scotland) Direction and the Education Maintenance Allowances (Scotland) Direction. In most cases, if you have been ordinarily resident in the United Kingdom and are resident in Scotland on the date your course starts, you are likely to be eligible. There are a number of special cases in relation to residency requirements and the College can provide full information for those affected by this issue.

If you have previously received support for any full-time course that you studied over the age of 18 your access to funding may be restricted. The College may make a second award if your current course is a direct progression from your previous course or if certain other specific criteria apply. If you are in any doubt, please contact the Student Funding Team by telephone on 01463 273482 or by email at funding.ic@uhi.ac.uk.

TUITION FEES

If you are studying a full-time FE course, the College claims your fees from the Scottish Funding Council on your behalf based on the information you supply on your course application form and at enrolment. If you do not qualify for fees, we will let you know. You are normally responsible for your course fees if you are studying part-time however, if you are in receipt of benefits you may be eligible for a fee waiver, further information is available from the Guidance Team.

HE students apply to SAAS for their tuition fees, as described above.

Further detailed information about your entitlement to funding can be found on the Inverness College UHI website or via the Scottish Funding Council website at www.sfc.ac.uk for FE students or the SAAS website at www.saas.gov.uk for HE students.

FURTHER EDUCATION: SUMMARY

Student Age / Support	Mode of Attendance	Tuition Fees Paid	Educational Maintenance Allowance	Further Education Bursary	Further Education Discretionary	Further Education Childcare
16 – 18	Full-time	✓	✓	✓ *	✓	✓
	Part-time	✓ ***	✓ ****	✓ *	✓	✓
Under 25 and parentally supported **	Full-time	✓		✓	✓	✓
	Part-time	✓ ***		✓ *	✓	✓
Under 25 self- supporting ** / Over 25	Full-time	✓		✓	✓	✓
	Part-time	✓ ***		✓ *	✓	✓

* Travel, study materials and Away From Home expenses (as applicable).

** Funding for students under 25 years of age is generally based on parental / household income (see page 6). Further information on exceptions is provided on pages 7 and 8 of this booklet.

*** Student may be eligible for a Fee Waiver – for further information contact the Guidance Team.

**** Part-time students claiming EMA are not eligible for Travel, Study Costs or Away From Home expenses.

FURTHER EDUCATION: FULL-TIME

- ✓ Under 18 years of age on the start date of the course
- ✓ Live with their parent(s) / legal guardian(s)
- ✓ Have no dependant children

	May Be Considered For:	Information Required	Documents Required May Include:
No parental income declared or income more than £24,421 (only 1 dependant child in household) or £26,884 (more than 1 dependant child in household)	<ul style="list-style-type: none"> • Tuition Fees Paid • Travel Allowance • Study Materials 	<ul style="list-style-type: none"> • Personal Details • Education • Bank Details • Travel Details 	<ul style="list-style-type: none"> • Proof of Identity e.g. Birth Certificate, Valid Passport
Parental income less than £24,421 (only 1 dependant child in household) or £26,884 (more than 1 dependant child in household)	<ul style="list-style-type: none"> • Tuition Fees Paid • Education Maintenance Allowance (EMA) • Travel Allowance • Study Materials • EMA Away From Home (if applicable) 	<ul style="list-style-type: none"> • Personal Details • Education • Bank Details • Travel Details • Household Income Figures 	<ul style="list-style-type: none"> • Proof of Identity e.g. Birth Certificate, Valid Passport • Tax Credit Award Notice 2018 – 2019 (if applicable) • Parental Income – P60s or Proof of Benefits

For eligible students Educational Maintenance Allowance (EMA) is paid at a standard rate of £30.00 per week

FURTHER EDUCATION: FULL-TIME, PARENTALLY SUPPORTED STUDENTS

- ✓ Between 18 and 24 years of age on the start date of the course
- ✓ Not living with a partner
- ✓ Have no dependant children
- ✓ Have not self-supported financially for 3 full years

	May Be Considered For:	Information Required	Documents Required May Include:
Aged 18 - 24	<ul style="list-style-type: none"> • Tuition Fees Paid • Travel Allowance • Study Materials • Maximum Weekly Payment of £78.17 	<ul style="list-style-type: none"> • Personal Details • Education • Bank Details • Travel Details • Student Income • Parental Household Income 	<ul style="list-style-type: none"> • Proof of Identity e.g. Birth Certificate, Valid Passport • Parental Income – P60s or Proof of Benefits • Proof of Students Income – P45 or Recent Payslip • Tax Credit Award Notice 2018 – 2019 (if applicable) • Sibling’s Birth Certificate (if applicable)

Yearly Household Income	Weekly Maintenance Estimate – No Other Dependants	Weekly Maintenance Estimate – 1 Other Dependant Child
£24,274	£78.17	£78.17
£28,000	£67.31	£72.75
£35,000	£48.97	£63.58
£45,000	£22.75	£50.46

FURTHER EDUCATION: FULL-TIME, INDEPENDENT STUDENTS

- ✓ Single, aged 25 years and over
- ✓ Under 25 years of age having self-supported financially for at least 3 years
- ✓ Have a dependant child

	May Be Considered For:	Information Required	Documents Required May Include:
Independent Student	<ul style="list-style-type: none"> • Tuition Fees Paid • Travel Allowance • Study Materials • Maximum Weekly Payment of £98.79 	<ul style="list-style-type: none"> • Personal Details • Education • Bank Details • Travel Details • Student Income 	<ul style="list-style-type: none"> • Proof of Identity e.g. Birth Certificate, Valid Passport • Proof of Students Income – 3 Years Required if Single and Under 25 Years Of Age • Tax Credit Award Notice 2018 – 2019 (if applicable) • Child's Birth Certificate (if applicable)

Student's Weekly Unearned Income*	Weekly Maintenance Estimate
Less Than £20.53	£98.79
£35.00	£84.09
£75.00	£43.50
£100.00	£18.12

* Unearned Income Includes: Working Tax Credits and Income From Trusts/ Dividends.

FURTHER EDUCATION: FULL-TIME, INDEPENDENT STUDENTS

- ✓ 18 years of age or over
- ✓ Married or living with a partner in an established relationship

	May Be Considered For:	Information Required	Documents Required May Include:
Married or living with a partner in an established relationship – with or without dependant children	<ul style="list-style-type: none"> • Tuition Fees Paid • Travel Allowance • Study Materials • Maximum Weekly Payment of £98.79 	<ul style="list-style-type: none"> • Personal Details • Education • Bank Details • Travel Details • Student Income • Partner's Income 	<ul style="list-style-type: none"> • Proof of Identity e.g. Birth Certificate, Valid Passport • Proof of Students Income – P45 or Recent Payslip • Partner's P60 or Proof of Benefits • Tax Credit Award Notice 2018 – 2019 (if applicable) • Children's Birth Certificates (if applicable)

Yearly Household Income	Weekly Maintenance Estimate – No Other Dependants	Weekly Maintenance Estimate – 1 Other Dependant Child
£24,274	£98.79	£98.79
£28,000	£78.43	£82.03
£35,000	£60.06	£63.65
£45,000	£33.84	£37.42

FURTHER EDUCATION: FULL-TIME

- ✓ 16 years of age or over
- ✓ In receipt of, and allowed to remain on, a government benefit such as Income Support or Employment Support Allowance

	May Be Considered For:	Information Required	Documents Required May Include:
Under 19 years of age and in receipt of a government benefit	<ul style="list-style-type: none"> • Tuition Fees Paid • Educational Maintenance Allowance (EMA) • Travel Allowance • Study Materials 	<ul style="list-style-type: none"> • Personal Details • Education • Bank Details • Travel Details • Student Income / Benefits 	<ul style="list-style-type: none"> • Proof of Identity e.g. Birth Certificate, Valid Passport • Proof of Student Income – Letter From Department of Work & Pensions Detailing Benefits • Tax Credit Award Notice 2018 – 2019 (if applicable)
Over 19 years of age and in receipt of a government benefit	<ul style="list-style-type: none"> • Tuition Fees Paid • Travel Allowance • Study Materials 	<ul style="list-style-type: none"> • Personal Details • Education • Bank Details • Travel Details • Student Income / Benefits 	<ul style="list-style-type: none"> • Proof of Identity e.g. Birth Certificate, Valid Passport • Proof of Student Income – Letter From Department of Work & Pensions Detailing Benefits • Tax Credit Award Notice 2018 – 2019 (if applicable)

FURTHER EDUCATION: PART-TIME

	May Be Considered For:	Information Required	Documents Required May Include:
Students with low household income studying on a non-advanced course on a part-time basis	<ul style="list-style-type: none"> • Tuition Fees Paid (Subject to Fee Waiver Policy) • Travel Allowance • Study Materials • Education Maintenance Allowance (if under 18 years of age) 	<ul style="list-style-type: none"> • Personal Details • Education • Bank Details • Travel Details • Student Income / Benefits • Childcare Arrangements (if applicable) 	<ul style="list-style-type: none"> • Proof of Identity e.g. Birth Certificate, Valid Passport • Proof of Students Income – Letter From Department of Work & Pensions Detailing Benefits • Tax Credit Award Notice 2018 – 2019 (if applicable) • Childcare Contract (if applicable)

Part-Time Fee Waiver Grants are available to students who live in low income households or are in receipt of benefits such as housing benefit, income support, pension credit or employment support allowance.

For more information please contact the Guidance Team.

FURTHER EDUCATION: DISCRETIONARY (HARDSHIP) AND CHILDCARE

Discretionary (Hardship) and Childcare funding is available to full and part-time students.

Childcare providers must be formally registered with the Care Inspectorate.

	Documents Required May Include:
<p>Discretionary (Hardship) Funding:</p> <ul style="list-style-type: none"> Primarily used to help with rent/ accommodation costs for students in financial hardship with no access to Housing Benefit / the housing element of Universal Credit 	<ul style="list-style-type: none"> Proof of Identity e.g. Birth Certificate, Valid Passport Proof of Students Income Proof of Partner Income (if applicable) Bank Statements Details of Your Household Income and Expenditure Tax Credit Award Notice 2018 – 2019 (if applicable) Childcare Contract (if applicable)
<p>Childcare Funding:</p> <p>Awards are considered under the following criteria:</p> <ul style="list-style-type: none"> Lone Parents: Full Childcare Costs Partnered students in receipt of a full bursary: Full Childcare Costs Partnered students whose partner is also a student: Full Childcare Costs Partnered students whose partner is employed: Household income is assessed to determine if a contribution towards childcare costs can be reasonably made Partnered students whose partner is not in employment: No childcare costs awarded as partner can reasonably be expected to provide childcare whilst studying 	

HIGHER EDUCATION: SUMMARY

Student	Tuition Fees Paid	Student Loan Full-Time	Living Costs Grants	Independent Student Bursary	Part-Time Fee Grant	Young Students Bursary	Higher Education Discretionary Fund / Childcare Fund
Part-Time					✓ ***		DF / CF
Full-Time, Under 25, Parentally Supported*	✓ **	✓	✓			✓	DF / CF
Full-Time, Over 25 / Under 25 and Self Supporting	✓ **	✓	✓	✓			DF / CF
Full-Time, Over 16, Lone Parent	✓ **	✓	✓	✓			DF / CF
Full-Time, Married / Partnered with Children	✓ **	✓		✓			DF / CF

* A definition of a "Parentally Supported" student is provided on Page 6

** Applicable if no previous fee support received but subject to residency details

*** Dependent on the number of SCQF credits

To be eligible for Discretionary or Childcare Funding, you must apply and take out the maximum loan entitlement / bursary available to you. All Discretionary / Childcare applications for funding are assessed on an individual needs basis. For further information please contact the Funding Team on 01463 273482 or by email at funding.ic@uhi.ac.uk.

To apply for a Part-Time Fee Grant contact SAAS or download an application form from the SAAS website – www.saas.gov.uk.

HIGHER EDUCATION: DISCRETIONARY (HARDSHIP) AND CHILDCARE

Discretionary (Hardship) and Childcare funding is available to full and part-time students.

Childcare providers must be formally registered with the Care Inspectorate.

Documents Required May Include:	
<p>Discretionary (Hardship) Funding:</p> <ul style="list-style-type: none"> Primarily used to help with rent/ accommodation costs for students in financial hardship Part-Time students can apply for help with childcare from the Hardship Fund 	<ul style="list-style-type: none"> Proof of Identity e.g. Birth Certificate, Valid Passport Proof of Students Income Proof of Partner Income (if applicable) Bank Statements Details of Your Household Income and Expenditure Tax Credit Award Notice 2018 – 2019 (if Applicable) Childcare Contract (if applicable) Details of Your SAAS Award
<p>Childcare Funding:</p> <p>Awards are considered under the following criteria:</p> <ul style="list-style-type: none"> Lone Parents: Full Childcare Costs Partnered students in receipt of a full bursary: Full Childcare Costs Partnered students whose partner is also a student: Full Childcare Costs Partnered students whose partner is employed: Household income is assessed to determine if a contribution towards childcare costs can be reasonably made Partnered students whose partner is not in employment: No childcare costs awarded as partner can reasonably be expected to provide childcare whilst studying 	

Please note that if you are a Full-Time Higher Education student, you must take out the maximum loan available from SAAS. Further information is available on the SAAS website at www.saas.gov.uk or by telephone on 0300 555 0505.

WHAT NEXT?

- ✓ Apply for your funding online using the instructions provided as soon as possible.
- ✓ If you have any problems applying, either contact the Funding Team or pop in to one of the drop in sessions arranged at the Inverness Campus during the summer.
- ✓ Gather the information you need to support your application. If you are care experienced it may be that you do not need to provide all the information requested, if you are in any doubt, please contact us.
- ✓ Information can be scanned and sent to the Student Funding Team at funding.ic@uhi.ac.uk or handed in to Student Services at the Inverness Campus.
- ✓ Keep an eye on your Student Hub for further information about the evidence you have provided.
- ✓ You will be notified of the decision about your award and details will be placed on your Student Hub.
- ✓ If you have any questions about your eligibility for funding, please contact the Funding Team on 01463 273482 or by email at funding.ic@uhi.ac.uk.

USEFUL CONTACTS:**Student Funding Team**

Telephone: 01463 273482
 Email: funding.ic@uhi.ac.uk

Guidance Team:

Telephone: 01463 273208
 Email: guidance.ic@uhi.ac.uk

The Highland Council

(Housing Benefit and Council Tax Enquiries)

Telephone: 01349 886606

The Highland Council

(Welfare Support Team)

Telephone: 0800 090 1004

HMRC

Telephone: 0300 200 3300
 Website: www.gov.uk/browse/tax

Child Benefit

Telephone: 0300 200 3100
 Website: www.gov.uk/browse/benefits/child

Department for Work & Pensions

(Jobseeker's Allowance, Income Support
 Employment and Support Allowance)

Telephone: 0345 600 0723
 Website: www.gov.uk/browse/benefits

The Money Advice Service

(A government website giving free and
 impartial money advice)

Website: www.moneyadviceservice.org.uk

Department for Work & Pensions

(Universal Credit)

Telephone: 0345 600 0723
 Website: www.gov.uk/browse/benefits/universal-credit

