

BORDERS



COLLEGE

# Funding Information

## 2021/22



This booklet provides general information about the assistance available to fund your studies at Borders College. It provides useful information and advice on various aspects of student funding available from the college. Please note that funding is not guaranteed and you should plan how you will meet all the costs of studying, including living expenses before you take up a place at college.

If you wish to discuss your circumstances and eligibility for funding in more detail, please contact the Student Funding Department, email: [studentfunding@borderscollege.ac.uk](mailto:studentfunding@borderscollege.ac.uk).

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All information within this document may be subject to change at any time in line with Scottish Funding Council policy guidelines.



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[www.borderscollege.ac.uk](http://www.borderscollege.ac.uk)

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# 1. OUTLINE OF AVAILABLE FUNDING

There are several funding options for students based on the type of course you are studying at college.

Below are useful tables which highlight funding support for eligible students on full-time and part-time further/higher education courses.

## FURTHER EDUCATION COURSES

(National Certificate, Advanced National Certificate, SQA, SVQ, BTEC, NPA or an Access Course).

	Fees	EMA	Bursary	Childcare	Discretionary
Full-time	✓	✓	✓	✓	✓
Part-time	✓	✓	✗	✓	✓

For full information on the above funding, please continue to the relevant sections of this booklet.

## HIGHER EDUCATION COURSES

(HNC, HND, ASSOCIATE DEGREE)

	Fees	SAAS Bursary	Student Loan	Supplementary Grants		Discretionary	Childcare
				Lone Parent Grant	Disabled Students Allowance		
Full-time	✓	✓	✓	✓	✓	✓	✓
Part-time	✓	✗	✗	✗	✓	✓	✓

For full information and to apply for any of these funds, please visit [www.saas.gov.uk](http://www.saas.gov.uk). If you require any assistance, please contact our Welfare Advisors, email: [studentwelfare@borderscollege.ac.uk](mailto:studentwelfare@borderscollege.ac.uk).

For further information on:

- The Discretionary Fund – Please see section 5.4
- The Childcare Fund – Please see section 5.3

Please note; Not all courses are eligible for funding. Contact our Welfare Advisors if you would like further details.

## 2. WHO CAN APPLY FOR FUNDING?

If you are beyond your statutory school leaving date\*, and satisfy the residency requirements set out by the Scottish Funding Council you can apply for funding for a college course.

\*Students who are 16 on or before 30th September – can apply for funding from the start of their course. Students who are 16 between 1st October and 28th February 2022 – can still apply for funding, however any award they are eligible to receive will not start until courses return in January.

Generally you should meet the following criteria:

- Ordinarily resident in the UK for 3 years immediately before the start date of your course and,
- Ordinarily resident in Scotland on the first day of your course and,
- Be settled in the UK with no restrictions on remaining in the UK (eg, having British Citizenship or Leave to Remain or EU national with 'settled' or 'pre-settled' status through the EU settlement Scheme)

If you do not satisfy the criteria, you may not be eligible for college funding. However, as residency requirements are complex and individual to each student, please contact the Student Funding Department for assistance.

**If you are from Orkney or Shetland** – you must apply to your Local Education Authority for bursary funding, however students who are eligible for EMA (Education Maintenance Allowance) can apply to the college (please see section 5.1)

**If you are from England, Northern Ireland or Wales** – you will need to contact your Local Education Authority for funding advice and/or assistance.

## 3. CAN I APPLY IF I HAVE STUDIED BEFORE?

If you have previously received financial support for any further education full-time course(s) and you wish to study at the same level or a lower level course, your eligibility for bursary and/or EMA funding may be affected. Your eligibility for these funds may also be affected if you have studied at a higher level (HNC/HND/Degree courses) regardless of any funding you have received. You should however still submit an application for bursary/EMA funding and your circumstances will be fully considered.

The college has access to a national database which can be used to check for previous study. Please therefore ensure you disclose all previous courses on the relevant section of your application.

## 4. DO I HAVE TO PAY TUITION FEES?

Most Scottish and European Union full-time students will not have to pay tuition fees. **For full-time further education** courses, no application is required to apply for payment of tuition fees as your eligibility will be considered automatically at enrolment.

For **part-time further education** courses, tuition fees are payable in advance unless you have applied for and have been granted funding by another source or have applied and been awarded part-time fee waiver.

For **higher-education courses**, tuition fees are payable in advance unless you have applied for and been awarded funding by another source, such as SAAS. For further information regarding available funding please visit [www.saas.gov.uk](http://www.saas.gov.uk).

## 5. WHICH FUNDING MAY I BE ELIGIBLE FOR?

### 5.1 Education Maintenance Allowance

If you are under 18 years of age on the first day of your course, students on full-time and some part-time further education courses may be eligible for an Education Maintenance Allowance award (EMA).

Students who qualify for EMA will receive an allowance of £30.00 per week. This allowance is means-tested against the following household income:

Gross Income for the 2020/21 tax year	No. of dependent children in household	Award
£0-£24,421	1	£30.00
£0-£26,884	2+	£30.00

This allowance is paid fortnightly in arrears and **must** be paid into a student's own bank account. Payment is dependent on attendance, engagement, conduct & progress. It is only payable during term-time and not paid for college holidays.

## 5.2 Further Education Bursary

Students who are aged 18 years or over and studying a **full-time** further education course can apply to the college for a bursary. A bursary award is typically made up of three elements:

1. Bursary maintenance allowance,
2. Travel costs
3. Course kit costs.

**Part-time students are not eligible to receive a bursary maintenance allowance but may apply for help with course costs and transport.**

Bursary awards are means-tested against parent's/guardian's/partner's/student's income (where appropriate) and you may not be eligible for all elements of a bursary award. Bursary payments are dependent on attendance, engagement, conduct and progress and are paid fortnightly in arrears.

### 5.2.1 Bursary maintenance

#### Parentally Supported Students

If you are between the ages of 18-24 on the first day of your course your eligibility for an award will be assessed using your parent(s)/guardian(s) income.

Examples of parent(s) income and the weekly maintenance amounts are as follows:

	LIVING IN PARENTAL HOME			LIVING AWAY FROM PARENTAL HOME*
Parents' Gross Income (19/20 tax year)	Weekly maintenance amount with no other dependent children	Weekly maintenance amount with one other dependent child	Weekly maintenance amount with one other dependent student	Weekly maintenance amount with no other dependent children
Less than £24,275	£85.90	£85.90	£85.90	£108.55
£30,000	£70.06	£73.59	£77.98	£92.71
£35,000	£57.14	£60.67	£71.52	£79.79
£40,000	£44.22	£47.75	£65.06	£66.87
£45,000	£31.30	£34.83	£58.60	£53.95
£50,000	£18.38	£21.91	£52.14	£41.03
£55,000	Nil	£4.99	£43.68	£24.11

\*To be eligible to receive these amounts, the parental home must be out with a reasonable travelling distance of your college campus or you must provide evidence to confirm you have an established permanent home of your own.

The above amounts have been calculated based on a 42 week maintenance award. Please note the above amounts are approximate and the actual amount you may be eligible to receive may differ depending upon individual circumstances. The amount may also be reduced due to your own income.

### Self-supporting students

If you are 25 years old or above you will be considered as a self-supporting student. If you are not yet 25 years old, you may qualify as a self-supporting student if you fulfil one of the following criteria:

- Are married or living in an established relationship for at least 6 months prior to your course start date.
- Have supported yourself from earnings or benefits for any 3 years prior to your course start date.
- Have no living parents
- Have a child who is dependent on you.

This list is not exhaustive, and you will be required to provide relevant supporting evidence.

If you are single, your eligibility will be assessed for a maximum award of £106.53 per week. Please note this amount may be reduced based on your own income.

If you live with a partner/spouse your eligibility for an award will be assessed using their income. Examples of partner/spouse income and the weekly maintenance amounts are as follows:

Partners' Gross Income (19/20 tax year)	Weekly maintenance amount with no other dependent children	Weekly maintenance amount with one other dependent child	Weekly maintenance amount with one other dependent student
Less than £20,643	£108.55	£108.55	£108.55
£30,000	£83.32	£86.86	£95.93
£35,000	£70.40	£73.94	£89.47
£40,000	£57.48	£61.02	£83.01
£45,000	£44.56	£48.10	£76.55
£50,000	£31.64	£35.18	£70.09
£55,000	£14.72	£18.26	£61.63

The above amounts have been calculated based on a 42 week maintenance award. Please note the above amounts are approximate and the actual amount you may be eligible to receive may differ depending upon individual circumstances. The amount may also be reduced due to your own income.



## Care Experienced Students

Students who are 'care experienced' are eligible for a care experienced students' bursary. This is a non-income-assessed bursary of £202.50 per week. Please contact the Student Welfare Team, where an advisor will be able to discuss your circumstances and give you advice to maximise the funding you may be entitled to.

## Student's Own Income

Income from your own earnings will not impact on any award we can make to you, however some income is included in an assessment, such as working tax credits.

### *Students currently in receipt of benefits*

If you are in receipt of benefits and are not required to be available for work, you may be able to study full-time and continue to receive benefits. You will not be eligible to receive any bursary maintenance but may be eligible for assistance towards travel and essential kit costs.

If you are in receipt of Universal Credit, you may be eligible to receive a bursary maintenance allowance of up to £28 per week.

Part-time students currently in receipt of jobseeker's allowance may be entitled to continue to receive benefits while studying up to 16 hours per week. You may then be eligible to receive assistance towards travel and essential kit costs.

Please contact DWP directly for further information and advice.

## 5.2.2 Travel and Course Expenses

Students studying on full-time courses can apply to the bursary fund for assistance with travel and essential kit costs. Eligibility for travel and kit costs will be considered automatically as part of an assessment for bursary maintenance or EMA funding.

An award of travel costs can only be considered for students who live outwith a 3 mile radius of their college campus.

The amount awarded is based on the cheapest form of travel and is also paid fortnightly in arrears.

Travel and kit costs are also subject to mean-testing against parent's/ guardian's/partner's income however if you are **under 18 years old** at the start of your course, you can apply for travel and course kit costs without providing household income details.

### **5.2.3 Dependant Allowance**

If you have care, financial or legal responsibility for an adult dependant, you can apply for a dependant allowance of up to £58.41. To be eligible to receive this allowance, you must provide evidence to confirm you have responsibility for an adult dependant, and the adult dependant's income must be lower than £58.41 per week.

## **5.3 Childcare Funding**

If you have children, you can apply for assistance towards registered childcare costs to help you study during your course. The fund is income assessed and is available for full-time and part-time Further Education students, and full-time Higher Education students.

### **What is the fund for?**

Costs for registered childcare provision. This includes costs for:

- Nursery care.
- Childminder/nanny/agency care.
- Breakfast clubs and after school care.

**Please note your childcare provider must be registered with the Care Inspectorate.**

Awards will only be made for childcare provision for periods of timetabled classes or periods on mandatory work placement. The childcare fund does not cover:

- Payments for notice periods.
- Provision out with college term time.
- Duplicate funding i.e. where funding has been claimed from an alternative source e.g. Working Tax Credit (Childcare Element), Universal Credit (Childcare Element), Local Council partnership funding.

Lone parent students who have to pay all or part of the cost for registered childcare can received up to £1,215.00 a year in the form of a Lone Parent Childcare Grant. This grant is not income assessed however a student must provide proof that they are a lone parent with registered childcare costs. Childcare costs in excess of £1,215.00 will be considered for additional support from the Childcare Fund.

Payments will be made directly to the childcare provider. Payments are made fortnightly. Checks are made on the student's attendance and engagement in their studies and payments will be withheld if this does not meet the required criteria.

Students will be asked to provide evidence of their costs during the academic year.

Please note, childcare contracts are between the student and the provider. The college will not enter into any discussions with childcare providers regarding contracts and will not take part in any disputes.

### **What should I do prior to submitting an application?**

You must find your own registered childcare provision that you require to attend college. The college cannot provide assistance in finding childcare provision. You will be required to provide contracts and/or appropriate terms and conditions from your provider.

Before applying you should ensure you have claimed for all eligible support that is available to you. This can include:

- Free Local Council nursery places.
- Pre-school funding provided by your local council in partnership nurseries. This is available for all 3 and 4 year olds and some 2 year olds. You should contact your nursery and the local council for further information including making an application.
- Child tax credits.
- Universal Credit (Please see section 7.1).
- For Higher Education full-time Students – Maximum student loan, bursary, fees and lone parent grant (if applicable).
- For Further Education full-time Students – Bursary funding.

### How do I apply?

Childcare applications are made via the online student funding application system. Please refer to section 6 of this guide for further information.

### 5.4 Discretionary Funding

The Student Discretionary Fund can assist students who experience financial difficulty while at college. You can apply to the college for help towards some of the costs of:

- Accommodation Costs
- Living Costs
- Emergency situations
- Disability related costs

Before applying you should have taken up your maximum entitlement to all other funding, such as bursary, student loan or any other grants. Students must satisfy residency requirements set out by the Scottish Funding Council to apply to the Discretionary Fund. You must provide evidence to support your application. Student welfare staff will let you know what evidence we need from you, as it will differ depending on your reason for applying.

Details on how to make a Discretionary Fund application will be available from Student welfare staff from **the beginning of your course**.

You can speak to a Student Welfare Advisor about the Discretionary Fund or any other financial issues you are having. All discussions are confidential.

Please note that the Discretionary Fund cannot be guaranteed to fully cover all of a student's expenses while at college, and it is the student's responsibility to cover any shortfall between income and expenses. Also, the college only receives a limited amount of Discretionary funding and this money may run out at any time.

## 6. THE APPLICATION PROCESS

### When should I apply?

An application for funding should be made as soon as possible. Funds are cash-limited and applications are dealt with on a first-come first-served basis. Please note that completed applications must be received within 6 weeks of the start of your course for any award to be backdated to the start of your course. Applications received after the 6th week of your course will only be awarded from the date the completed application was submitted.

### How do I apply?

Bursary/EMA/Childcare applications are available once you have accepted an offer of place on a relevant course. Once you have accepted your place, we will send you an email inviting you to apply for funding and giving you a link to our online application system. All applications are made via the online application system. Discretionary fund applications will be activated following contact with one of our Student Welfare Advisors.

You will only need to complete one online application for assistance from the bursary/EMA fund. A separate online application is available to apply for childcare funding and discretionary funding.

### Do I have to provide evidence?

You will be asked to provide evidence to support your application. This can be done by taking a photograph of the evidence with your smartphone/camera or by using a scanner. This should then be uploaded directly to your online application.

**Please note your application will not be treated as complete until we have received all the supporting evidence requested from you. Your application will not be reviewed until we have received all of the evidence. It is also important to note that the initial evidence request is not exhaustive and we may require you to submit further evidence once we have reviewed your application.**

### **What happens after my application and evidence has been submitted?**

Once your completed application has been submitted, it will be reviewed by a member of the funding team as soon as possible. We aim to issue award letters for completed applications within 28 days. Please note your application can take longer to be considered during busy periods. Once your application has been reviewed, we will either email you to request further information or supporting evidence, or we will email notification of any award we can make to you.

### **What if my application is refused?**

If your application is refused, we will send notification advising you of the reason for refusal and also details of any appeal you can submit.

## **7. OTHER AVAILABLE FUNDING**

### **7.1 Universal Credit**

#### **What is Universal Credit?**

Universal Credit (UC) is a new means-tested benefit for people of working age. UC replaces the following benefits and tax credits:

- income support;
- income-based jobseeker's allowance;
- income-related employment and support allowance;
- housing benefit;
- child tax credit;
- working tax credit.

If you have claimed UC and then start studying, you may be able to remain on UC in some circumstances – broadly, if you are a parent, have a disability, if you are a young student in non-advanced education and without parental support, or if you have a partner who is not a student.

The amount you get is based on your circumstances (e.g. whether you have a partner or child, or care for someone with a disability) and is usually affected by any grant, loan or other income you have.

If you do not meet the criteria to remain on UC while studying you need to close your claim immediately. Failure to do this may result in an overpayment from the DWP and we may also stop your bursary funding.

## Who is a student for Universal Credit?

Most students cannot claim UC, although there are some exceptions (see below). For UC, a student is referred to as someone 'receiving education'.

If you get UC then start studying, or you are a student who starts living with a partner who gets UC, you can stay on UC if you are in one of the groups of students who can claim, and you satisfy the basic rules.

You count as a student if you are:

- age 16-19 and accepted on or enrolled on a full-time course of non-advanced education of at least 12 hours a week and have not yet reached 31 August after your 19th birthday; or
- undertaking a full-time course of advanced education; or
- on another full-time course for which a loan, grant or bursary is provided for your maintenance; or
- if none of the above apply, on a course that is not compatible with your 'work-related requirements' – ie, what you are expected to do in terms of looking for work.

### Which full-time students can claim Universal Credit?

If you count as a student, you are eligible for UC if you:

- are responsible for a child or young person;
- are under 21 on a non-advanced course (or are 21 but were under that age when you started the course) and you are 'without parental support' (see below);
- have limited capability for work and also get disability living allowance (DLA) or personal independence payment (PIP);
- are a single foster parent, or a student couple and your partner is a foster parent;
- are a member of a student couple and one of you is a foster parent;
- are over pension age and your partner has not yet reached that age;
- have taken time out because of illness or caring responsibilities, you have now recovered or your caring responsibilities have ended, and you are not eligible for a grant or loan;
- have a partner who is not a student, or who is a student but would be eligible for UC her/himself while studying.

If you are in one of the above groups and have a partner who is also a student, you can make a joint claim for UC with her/him, even if s/he is not in one of these groups.

'Without parental support' means you:

- are an orphan; or
- cannot live with your parents because you are estranged from them, or because there is a serious risk to your physical or mental health, or you would face significant harm if you lived with them; or
- are living away from your parents, and they cannot support you financially because they are ill or disabled, in prison or not allowed to enter Great Britain.

### 16 and 17 year old students

If you are aged 16 or 17 and are a student, you can only claim UC if you have a child, are ill or disabled, or are without parental support and in non-advanced education. If you are a care leaver and are receiving education, you can only claim UC if you have a child or are ill or disabled, and you cannot get help with housing costs.



## When your course ends

When you finish or leave a full-time course you no longer count as a student for benefit purposes, and can therefore claim benefits in the same way as anyone else. The date you can claim from is the day after the last day of your course.

For further information or to apply for Universal Credit please use the following link: [Universal Credit](#).

## 7.2 Housing benefit

Due to the national roll-out of Universal Credit, people under pension age cannot usually make a new claim for housing benefit. However, an exception applies where:

- you have a 'severe disability premium' in your ESA, income support, income-based jobseeker's allowance or housing benefit (or you got one in the past month and you continue to satisfy the rules for it); or
- you live in 'specified accommodation' or 'temporary accommodation'. This includes certain types of supported, refuge, hostel and homeless accommodation (you may still need to claim UC as well for your living costs).

For further information including how to apply, please contact your local council.

## 7.3 Council Tax Exemption

Full-time students who are enrolled on a course of 24 weeks or more can claim exemption from council tax. You are not automatically exempt from Council Tax when becoming a full-time student. Please refer to your local council website for instructions to claim this exemption. A letter to support this application will be available within the first 2 weeks of your course.

## 7.4 Tax Credits

If you live with your parent(s), they can continue to get child tax credits for you until your 19th, or sometimes 20th, birthday if you are in full-time non-advanced education. Your parent(s) cannot get child tax credits for you if you get universal credit, income support, income-based jobseeker's allowance, child or working tax credit or employment and support allowance in your own right.

## 8. ADVICE, GUIDANCE AND SUPPORT

For whatever reason, students can find themselves worried about finances and budgeting. Borders College offers confidential advice, guidance and support that may help students manage their finances and help them check what might be available to help them.

Student Welfare Advisors are able to offer help and advice regarding:

- Budgeting – with an accurate budget, you'll be able to cut out unnecessary expenses and save money or stop running up big debts.
- Money management – ensuring you have claimed all sources of funding you are eligible for.

Remember – your money is your responsibility. The college expects you to take reasonable steps to manage your money and close the gap between income and expenditure.

## 9. USEFUL CONTACTS

### STUDENT FUNDING TEAM

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

### STUDENT WELFARE ADVISORS

[studentwelfare@borderscollege.ac.uk](mailto:studentwelfare@borderscollege.ac.uk)

### STUDENT AWARD AGENCY SCOTLAND (SAAS)

General Enquiries Tel: 0300 555 0505

Part-time fee grant enquiries Tel: 0300 300 3137

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

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

### Council Tax Office

Scottish Borders Council – 0300 100 1800

### HMRC

Evidence of income from employment – 0300 200 3300

Self-employed – 0300 200 3310

### Tax Credit Office

Working/Child Tax Credit – 0345 300 3900

**Jobseekers Allowance, Income Support, Incapacity Benefit  
or Employment Support Allowance** – 0800 169 0310

**Universal Credit** – 0800 328 5644

**Maternity Allowance** – 0800 169 0283

**Bereavement Benefits** – 0800 731 0139

**Carer's Allowance** – 0800 731 0297

**State Pension** – 0800 731 0469

**Disability Living Allowance (DLA)** – 0800 121 4600

**Personal Independence Payment (PIP)** – 0800 917 2222

### LONE PARENT HELPLINE

Tel: 0808 801 0323



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