



University of the
Highlands and Islands
West Highland College

Oilthigh na Gàidhealtachd
agus nan Eilean
Colaiste na Gàidhealtachd an Iar



West Highland College UHI

FE Student Funding

2020/21

Welcome to the funding guide



The information given here is a general guide, we would encourage you to contact us to discuss your financial situation to make sure you get the best options available to you and for help in completing your application.

We are here **Monday to Friday** over the summer break if you need to get in touch with us, with staff available from **9am to 4pm** each day.

We aim to complete your funding award within six weeks after all supporting documentation is uploaded, **please make sure you apply before your course starts** to ensure that your funding is in place. Visit www.studentjourney.uhi.ac.uk to get started.

 funding.whc@uhi.ac.uk

 [facebook.com/WHCStudentSupport](https://www.facebook.com/WHCStudentSupport)

Further Education Funding

It is important that you think about your finances before accepting your place on the course. Funding is not guaranteed and requires each applicant to complete an application with supporting evidence.

When an unconditional offer on a full time Further Education course has been made and accepted by you, details of how to apply for funding will be sent to you. This will be from the 1st July for courses starting in September and automatically for January starts.

You are encouraged to apply for funding before your course starts, we aim to complete your funding award within six weeks. You must ensure you have sufficient funds to support yourself until an award is made.

Payments are made in fortnightly arrears and no money is paid in advance of the course. If your application is received 6 weeks after

starting, then payments will **not** be backdated. Awards are based on your age at the start of the course.

All awards are subject to satisfactory attendance and progression on the course and is monitored fortnightly. Any absences must be reported, and evidence supplied for continuation of funding. Evidence can be scanned and uploaded directly to your online account, or the original documents can be submitted to Student Services. **Please note** your application will not be treated as complete until we have received all the supporting evidence requested from you.





Tuition Fees

Residency

If you are studying a full time Further Education course the College claims your fees from the Scottish Funding Council on your behalf. From the information you supply on your course application and at enrolment we will, if we can, claim these. We will let you know if you do not qualify and if you have to pay in your offer letter.

Generally, to qualify for a fee waiver you must be:

- Ordinarily resident in the UK for three years immediately before the start date of the course AND be ordinary resident in Scotland before the start date of the course
- Settled in the UK as described in the Immigration Act 1971
- You must be ordinarily resident in Scotland on the first day of the academic year (1st August)

If you do not meet these requirements you may still be eligible for a fee waiver if you are:

- an EU National, or a family member of an EU National
- a Migrant Worker
- a Refugee or
- have been Granted Leave to Remain or Discretionary Leave

If you are from **England, Northern Ireland or Wales** – If you are moving for the purposes of education, then you would not be considered ordinarily resident and would have to pay your fees. You may need to apply to your Local Education Authority for funding assistance. If you are from **Orkney** or **Shetland**, you must apply to your Local Education Authority.

If you are in any doubt about your eligibility, then please get in touch.

What Funding Can I apply for?

- **Education Maintenance Allowance/Bursary** – for living costs
- **Travel costs** – to claim travel expenses, you must live more than **2 miles** from the campus where your course is based. We will calculate the cheapest fare on public transport and where not available mileage is calculated at 18.65p per mile. You are responsible for ensuring you have and pay for any discount cards that you may be eligible for, for example the Highland Railcard which is a 50% saving on train fares. There are weekly travel caps in place. For students in term time accommodation starting in August/September the cost of 3 trips home will be paid (October, Christmas, Easter) and for those starting in January the Easter holidays.
- **Study expenses** – towards the cost of necessary materials, clothing and equipment. *This is automatically paid for under 18-year olds but requires an application be completed.*

Previous Study

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 level courses) regardless of any funding you have received. You should however still submit an application for bursary/EMA funding to be fully considered.

Please ensure you complete **full** details of where, when and what you have been doing for the last 6 years in your funding application with details of any previous study and any funding received. Failure to do so may result in a delay in processing your application.

The amount you get is related to household income (and any unearned income you may have such as a Pension, Working Tax Credits) so could be less than in this guide or even zero.

Please note these rates apply to academic year **2020/2021**.

Education Maintenance Allowance (EMA)

When you have been made an unconditional offer on a full time Further Education course and accepted your place you will be sent details from 1st July onwards to apply for funding.

If you are under 18 and meet the residency criteria you may be eligible for EMA which is a weekly rate of £30.

To qualify your household income needs to be lower than:

- **£24,421** for households with one dependent child
- **£26,884** for households with more than one dependent child

What you get:

- Travel
- Study Expenses
- Tuition fees

You may be eligible for an additional £42.35 if you will live away from home for the course (for example, term time accommodation).

If you turn **16** between 1 October 2020 and 28 February 2021 then you can still apply, however any award you are eligible for will be paid from **4 January 2021**.

No payments are made for holiday periods.

A learner agreement needs to be signed, agreeing to 100% attendance, and returned before payments will be made (in your student hub).

If the parental income is more than £24,421 or £26,884 with more than one dependent child in the household, you could receive:

- Travel
- Study Expenses
- Tuition fees

You need to complete an application at www.studentjourney.uhi.ac.uk – the applications process opens on 1st July.

What you will need:

- ID (Birth Certificate, Passport, Young Scot Card)
- Bank Account in your name
- Parents P60's, Proof of Benefits

Applications need to be made within 6 weeks of starting the course for payments to be back dated.



Bursary

If you're 18 years old or above at the start date of your course a College Bursary is available for living costs, study expenses and travel but is based on your household income and you must meet the residency criteria.

If you have studied before and received financial help you might not be assessed for a Bursary, any previous funding for any full-time courses in the last six years may affect your award.

Age 18-24

Funding, including travel, is means tested. Your household income will be taken into account when we assess how much you may be entitled to receive. The income of your parents, partner or spouse will be taken into account as appropriate to your circumstances.

Household income less than £24,275:

- Living with your parents - £84.30
- Living away from home - £106.53 (need to put term time address on application for higher rate)

For higher incomes the bursary allowance will be reduced accordingly. Incomes above £55,000 are unlikely to receive a bursary.

What you need:

- ID (Birth Certificate, Passport, Young Scot Card)
- Bank Account in your name
- Parents P60's and proof of benefits
- Proof of living circumstances (for example council tax letter)

Under 25 and self-supporting (financially independent)

Bursary Maintenance £106.53 per week
You can be considered self-supporting if:

- Both your parents are deceased
- You have a child
- You are married or living with a partner
- Estranged from parents and can provide [proof](#)
- You have supported yourself for 3 or more years through employment or benefits with income over £3,500 each year

What you get:

- Travel
- Study Expenses
- Tuition fees

What you will need:

- ID (Birth Certificate, Passport, Drivers licence)
- Three full financial years of income over £3,500 each year i.e. three P60s or Statement of Earnings
- Your wage slips/P60's for the last 3 financial tax years
- Proof of any benefits



Over 25

Bursary Maintenance £106.53 per week

- Travel
- Study Expenses
- Tuition fees

What you will need:

- ID (Birth Certificate, Passport, Drivers licence)
- Proof of student income: Wage slip/ proof of benefits
- Proof of living circumstances, i.e. council tax notice

Married/Living with Partner

Bursary Maintenance £106.53 per week

- Travel
- Study Expenses
- Tuition fees

This award is means tested on your spouse/partner's income and/or your unearned income.

What you will need:

- ID (Birth Certificate, Passport, Drivers licence)
- Proof of student income: Wage slip/ proof of benefits
- Spouse/partner's P60 or proof of benefits
- Proof of living circumstances, i.e. council tax notice



Care Experienced

To qualify for this funding, you need to have experience of being in care or are currently looked after. If you can prove this status you could receive:

- An award of £202.50 a week
- Travel
- Study Expenses
- Tuition fees

What qualifies as Care Experienced?

- Adoption
- Foster care
- Kinship care
- Residential care
- Compulsory Supervision Order with no condition of residence (looked after at home)
- Compulsory Supervision Order with a condition of residence (looked after away from home)

What you will need:

- ID (Birth Certificate, Passport, Young Scot Card)
- Bank Account in your name
- Letter from social work or local authority detailing care experience

Please contact **Jenna MacLean (Guidance Officer)** for help completing the application:

jenna.maclean.whc@uhi.ac.uk
01397 874 380

Lone Parent

If you are a lone parent and are entitled to Universal Credit, you would remain on this and receive:

- Bursary maintenance of £28.00 per week
- Travel
- Study Expenses
- Tuition fees

If you are a lone parent who is working, you could receive:

- Bursary maintenance of £106.53 per week
- Travel
- Study Expenses
- Tuition fees

This award is means tested against your unearned income for example working tax credits.

What you need

- ID (Birth Certificate, Passport, Drivers licence)
- Wage slip/proof of benefits
- Proof of living circumstances, i.e. council tax notice

Benefits Recipients

If you are in receipt of benefits you should contact your local benefits office or citizens advice for guidance on whether you can continue to claim whilst studying on your course.

Full-time students are not normally entitled to receive benefits, however, there are some exceptions.

Job Seekers Allowance (JSA)

Students on full time courses cannot claim JSA and you should apply for bursary support.

Universal Credit (UC)

Students who meet the DWP criteria would continue to get UC depending on their circumstances and would receive £28 per week from bursary maintenance.

Income Support

If you are a lone parent and your youngest child is under 5 years old, you will be assessed for travel and course expenses only.

Carers Allowance

Students cannot claim Carers Allowance and study full time. You will need to provide a cease date of your claim to be awarded Bursary maintenance.

Employment Support Allowance (ESA)

Some students can continue to claim ESA, you will be awarded travel and course expenses until you provide a cease date of your claim.

Disability Living Allowance (DLA)

If you qualify for DLA this claim will continue although if you receive DLA Mobility you will not qualify for travel expenses.

Housing Benefit

If you are a full-time student, you cannot be in receipt of this benefit and you would apply for discretionary hardship which is a maximum of £80 weekly (please note if your weekly rent cost is lower than this, we pay that amount).

Please note: partners of full-time students who are not students themselves can qualify for DWP Benefits as a couple and the Bursary Award will be for travel and course expenses only.

If you are to cease benefits, then you need to think about how you will cover the cost of living between your benefits stopping and your bursary payments starting.

You could receive:

- Bursary maintenance of £106.53 per week
- Travel costs
- Study Expenses
- Tuition fees



Discretionary Funding - £80 a week maximum award (not eligible if living at home)

If you are eligible for a bursary and are paying housing costs you may be eligible for a contribution towards your housing costs. Please note this will take into account your parents' or partner's income if applicable.

What you will need:

- Proof of housing costs - Mortgage/ Tenancy Agreement
- Council Tax letter
- Proof of payments
- Household income
- Two months' recent and consecutive bank statements
- Three months' recent and consecutive payslips

You must tick the hardship box **(paying rent)** on the first page of the application. If you wish to apply after you have already completed

an application, you should request a "Re-assessment/Appeal" through your Student Hub.

Childcare Funding

These are funds available to students studying at Further and Higher Education who require assistance with childcare costs.

- Registered childcare must be used
- Childcare is paid for the days you are in college
- Must be eligible for bursary to be paid
- Households with an income of less than £40,000 will be considered
- Payments require completed timesheets from the provider sent to North Highland College
- There is a cap in place dependent on the number of days in college
- The maximum award is £4000
- You must complete a childcare registration form available in your student hub under the useful

documents tab for WHC with full details of the days/hours and costs of childcare

- Childcare is only paid for term weeks
- It is expected that parents use the Government funded nursery provision
- You must report any changes

Useful numbers

HMRC

0300 200 33 000

Carers Allowance

0845 608 43 21

Department of Work and Pensions

0800 055 6688

It could take up to 6 weeks for these agencies to send you the required documentation.

