

# Funding your Further Education

## 2018-2019

This guide is for students on a **full-time, further education** (or non-advanced) course. Further education (FE) is non-school based education below HNC level. The guide gives basic information about the eligibility conditions you need to meet to receive funding, what funding is available and how to apply.



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This booklet offers general guidance only and is not binding. We assess each person applying based on their circumstances in line with the information they provide in a filled-in application.

All information was correct at the time of publishing, but may be subject to change. Please check the most up to date information on the [Scottish Funding Council](#) website.

If you wish to discuss your circumstances and eligibility for funding in more detail, please [contact us](#).



# COURSES

We fund full time (16 hours or more per week) further education (non-advanced) courses. These are non-school based courses below HNC level and include, but are not limited to:

- Access Courses
- BTEC
- City & Guilds
- Intermediate 1
- Intermediate 2
- National Certificate (NC)
- National Qualification (NQ)
- National Progression Award (NPA)
- Professional Development Award (PDA)
- Scottish Vocational Qualification (SVQ)
- SWAP

If you have previously received funding over the age of 18, or you have a qualification at HNC level or above, you should contact the Bursary Office to find out if there are any restrictions on your funding eligibility.

# ELIGIBILITY

To be eligible for funding you must meet our residence conditions.

Generally, to qualify for funding you must be:

- Ordinarily resident\* in the UK, Channel Islands or Isle of Man for three years immediately before the start date of the course.
- A UK national or have 'settled status' (no restrictions on how long you can stay in the UK).
- Ordinarily resident\* in Scotland on the start date of the course.

**If you live in Orkney or Shetland** you must apply to your Local Education Authority for bursary funding, however students who are eligible for Education Maintenance Allowance (EMA) can apply to Glasgow Kelvin College.

**If you normally live in England, Northern Ireland or Wales**, you will not be eligible for funding from the College (including fees) and should apply to your local authority.



If you don't meet the general residence conditions above, you may still be eligible to apply to us for funding in certain circumstances.

The residency requirements are complex and individual to each student. If you are in any doubt about your residence status, [contact us](#) for further advice.

**\*Ordinarily resident has been defined in the courts as 'habitual and normal residence in one place'. It basically means that you live in a country year after year by choice through a set period, apart from temporary or occasional absences such as holidays or business trips. Living here totally or mainly for the purpose of education does not count as being ordinarily resident.**

# TUITION FEES

If you are studying full-time in Scotland and you meet our eligibility conditions, you will not have to pay tuition fees.

**If you live in the rest of the UK** you will be responsible for your own tuition fees and will need to apply to your Local Education Authority for funding assistance.

Contact the [Finance Office](#) for more information on fee waiver eligibility.



## EMA

Education Maintenance Allowance (EMA) is available to both full-time and part-time students who are **under 18** on the start date of the course and have reached school leaving age.

If you turn 16 between 1 October 2018 and 28 February 2019, you are a winter school leaver and not eligible for any funding until January 2019.

Your household income will determine if you're eligible for EMA. Household income is the income of the parents or guardians who live with you.

\*A **dependent child** is 16 or under, or between 16 and 25 and in full-time further or higher education and still parentally supported.



A student **under 18** is not eligible to receive an **at parental home** maintenance allowance from bursary funds. However, if you are required to live away from the family home due to travelling distance, or if you have a permanent, established home of your own, you may also be eligible for an additional means-tested **away from parental home** bursary maintenance allowance of £39.27 per week.

### EMA household income thresholds:

Household Income	No. of dependent* children in household	Weekly award
£0 - £24,421	only the student	£30
£24,422 or above	only the student	£0
£0 - £26,884	more than the student	£30
£26,885 or above	more than the student	£0

## BURSARY

Bursary funding is means tested. This means the amount of funding you are entitled to depends on your own income and, if appropriate, that of your parents or your spouse, civil partner or partner.

### Parentally Supported Student

A parentally supported student is a student who is aged 18 or over but under 25 on the relevant date and does not meet the criteria to be a self-supporting student.

If you are required to live away from the family home due to travelling distance, or if you have a permanent, established home of your own, you may be eligible for the higher maintenance rate.

### Self-Supporting Student

To be a self-supporting student you must meet one or more of the following criteria:

- Be aged 25 or over on the start date of your course.
- Be married, in a civil partnership or living with a partner in an established relationship.
- Have a dependent child.
- Have no parents living.
- Have supported yourself financially for at least three years prior to the start date of your course.

### The maximum bursary weekly rates:

Student Type	At parental home	Away from parental home
Under 18	Not eligible	£39.27
Parentally supported	£78.17	£98.79
Self-supporting	£98.79	£98.79
Receiving Universal Credit	£28.00	£28.00

# HOUSEHOLD INCOME

We will use gross household income (before tax) to work out how much funding you will get. In most cases, we ask to see household income for a complete tax year before the start of your course. For students studying in 2018-2019, this will be tax year ending April 2018.

The table below shows how the weekly bursary maintenance for the different categories of student changes depending on the household income

Household Income	Under 18 living away from home	Parentally Supported		Self-Supporting
		Living at home	Living away from home	
< £20,000	£39.27	£78.17	£98.79	£98.79
£22,000	£33.96	£78.17	£98.79	£94.23
£24,000	£28.79	£78.17	£98.79	£89.07
£27,000	£21.04	£70.08	£90.70	£81.32
£30,000	£13.29	£62.33	£82.95	£73.57
£35,000	£0.37	£49.41	£70.03	£60.65
£40,000	£0	£36.49	£57.11	£47.73
£50,000	£0	£10.65	£31.27	£21.89

These figures are for guidance only based on a 43 week course and may vary if there are other dependent children or students in the household. The above table does not take into account any unearned income of the student and does not include travel expenses.

## Unearned income

Any unearned income you receive while attending college above £20.52 a week, will be deducted from your bursary on a pound for pound basis. This includes pension income, carer's allowance and working tax credit. **This does not include income from employment.**

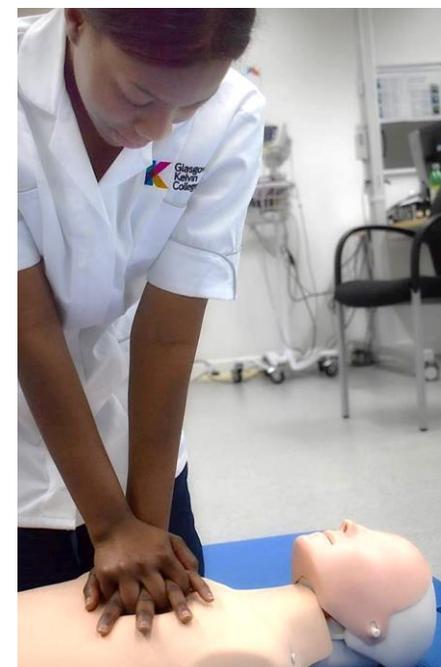
The income we take into account if you are a **student under 18** or a **parentally supported student**:

- If your parents live together we will use both their incomes.
- If your parents are separated or divorced or no longer live together, we will use the income of the parent you normally live with.
- If your parent lives with a partner or you have a step parent, we will use their income as well as the parent you live with.
- We do not take any earned income you have into account. However, if you have unearned income, such as working tax credit, we will take this into account as part of the household income.

**If you are care experienced or you can demonstrate you are permanently estranged from your parents, you may be exempt from an assessment of parental income.**

The income we take into account if you are a **self-supporting student**:

- If you are married or live with a partner, we will use their income.
- We do not take any earned income you have into account. However, if you have unearned income, such as working tax credit, we will take this into account as part of the household income.



# OTHER FUNDING

## Travel Expenses

You can receive help with your travel costs to and from college if you live more than 2 miles walking distance from your campus. If you're under 18 this allowance is not based on your household income.

If you have dependent children you can also get help with travel costs to and from your childcare provider.

The amount you receive will be based on public transport rates using the most economical and direct route - usually the cost of a Greater Glasgow First Bus weekly ticket.

Taxi costs may be funded for students who cannot travel independently. Requests must be supported by medical evidence. This will not be available for students who have a motability car.

## Course Materials

You may also be eligible for an extra allowance to cover certain study costs such as books, tools and special clothing that are essential for your course. This allowance is paid directly to your Faculty on your behalf, who will provide you with the necessary materials. If you're under 18 this allowance is not based on your household income.

## Dependant's Allowance

If you are financially or legally responsible for an adult (including caring for someone), you may be eligible to apply for a Dependant's Allowance of £56.31 per week. This can only be included when the adult dependant's weekly income is lower than £56.31.

## Additional Support Needs

If you incur extra costs because of a disability or learning difficulty, you can apply for an Additional Support Needs for Learning Allowance. This allowance is not means-tested.



## Discretionary Fund

The discretionary fund provides non-repayable assistance for students experiencing financial difficulties. You can apply to this for help towards living costs such as accommodation, utility bills, travel and study costs. Before applying you should have taken up your maximum entitlement to all other funding available.

## Childcare Funding

The College can assist you with childcare costs during the academic session. The fund can only cover childcare costs for the days you are timetabled to attend college and course placement days. We cover a maximum of £40 per day and £20 per half day, per child. Your childcare provider must be registered with the Care Inspectorate.

## Benefits

If you are a full-time student, you cannot usually claim benefits, unless you have dependants, a disability or you are a young student with no parental support.

Some benefits are not affected by studying. The main ones are Child and Working Tax Credits, Child Benefit, DLA and PIP, as long as you still meet the criteria.

Where a student has an entitlement to a replacement living cost benefit, i.e. income support, ESA, etc., a bursary maintenance allowance will not be awarded.

Students who will continue to receive Universal Credit will receive a maximum bursary maintenance allowance of £28.00 per week.

**This information is very general. Anyone on benefits considering studying should seek accurate, full advice about entitlement from Jobcentre Plus or your local Citizens Advice Bureau.**

# HOW TO APPLY

The only way to apply for your funding is online. A link to the [CAMS](#) online system will be sent to you by email as soon as the application service opens. It is essential that you check your email regularly, as this is how we will communicate.

You should apply as early as possible. Do not wait for exam results or an unconditional offer, if you don't get on the course you want you can contact us and we will change or cancel your application.

To make sure your funding is in place at the start of your course, you should send us a correctly filled-in application by **29 July 2018**. If we have to contact you to ask for more information, your application will be delayed.

The final closing date for applications is **31 March 2019**. If we receive your application after the final closing date or your application is not completed by then, you will not receive funding.

**Applications received more than six weeks after the start date of your course will not be backdated. Funding will only be awarded from the date the complete application was received.**

**Your application will not be treated as complete until we have received all the supporting evidence requested. If evidence is unavailable, you must notify us within the six weeks period.**

## Awards

We aim to assess **complete** applications within 28 days. This can take longer during peak periods.

If your application is approved you'll receive an award. If your application is unsuccessful we will write to tell you why and provide details of our appeals process.

# EVIDENCE

Once you complete your online application you will be asked to upload supporting evidence depending on your particular circumstances. You can use your smartphone or tablet camera to take a photograph of your evidence and upload the file straight to your application.

Any documents that you scan or photograph for uploading must be from original documents. Remember to include all pages of documents (including the back page if it contains information). Be sure that everything in the document is visible. You may be asked to provide an original version of any document you have uploaded.



# PAYMENTS

**Bursary and EMA** are paid every two weeks in arrears into the bank account you provided in your application. The first scheduled payment will be made at the end of the second attendance week at college, then fortnightly thereafter. The first payment is for one week only.

**Childcare and Discretionary Funds** are paid every four weeks in arrears. The first scheduled payment will be made at the end of the second attendance week at college, then four-weekly thereafter. The first payment is for one week only.

All payment dates and amounts will be detailed on your Award Notice. Payment will not be released until you accept your award and are in attendance.

EMA, travel expenses, childcare and discretionary funds are not paid for short-term holidays, which include the October week, Christmas and Easter holidays.

## YOUR RESPONSIBILITIES

You must tell us about **changes in your circumstances** as soon as possible, as it can affect how much funding you get. If you tell us late about a change that means you are entitled to more funding, payments will not be backdated. However, if you tell us late about a change that reduces the amount you receive, money will be taken from your remaining instalments to recover the overpayment, or we will invoice you for the extra funding that you have received.

You may need to contact external agencies for some of the evidence required to support your application. It could take up to 6 weeks for these agencies to send you the required documentation, **so act now!**

- ① Department for Work and Pensions (DWP): 0800 169 0190
- ① HMRC Tax Credits: 0345 300 3900
- ① HMRC Self-assessment (SA302): 0300 200 3310
- ① HMRC Statement of earnings: 0300 200 3300
- ① The Pension Service: 0800 731 0469
- ① Glasgow City Council: 0141 287 5050

You are expected to attend all classes. Payments will be withheld for periods where you have unsatisfactory attendance, if you have not taken steps to engage with the College during the period of unauthorised absence.

You must also be able to demonstrate that you are participating in your course and that your conduct meets the expected standards within the College for payments to continue.

## KEEPING IN TOUCH

Visit your online [CAMS](#) funding account regularly for up to date information.

 [Glasgow Kelvin College](#)

 [@GKCollege](#)

**Glasgow Kelvin College website** [www.glasgowkelvin.ac.uk](http://www.glasgowkelvin.ac.uk)

### Admissions

[admissions@glasgowkelvin.ac.uk](mailto:admissions@glasgowkelvin.ac.uk)

### Advice, Guidance & Learner Support

[learnersupport@glasgowkelvin.ac.uk](mailto:learnersupport@glasgowkelvin.ac.uk)

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

### Bursary & EMA

Tel: 0141 630 5186

[bursary@glasgowkelvin.ac.uk](mailto:bursary@glasgowkelvin.ac.uk)

### Finance

Tel: 0141 630 5022

[finance@glasgowkelvin.ac.uk](mailto:finance@glasgowkelvin.ac.uk)

### Student Association

Tel: 0141 630 5102

[studentassociation@glasgowkelvin.ac.uk](mailto:studentassociation@glasgowkelvin.ac.uk)

### Support Funding (Childcare, Discretionary Funds and Part-Time Travel)

Tel: 0141 630 5190

[supportfunding@glasgowkelvin.ac.uk](mailto:supportfunding@glasgowkelvin.ac.uk)

