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N.B. This document is a **summary** of the types of funding that may be available to you as a SWAP student at college. Please do not take this as a definitive list; the college you are studying at, or going to study at, may have funds available that are not mentioned here and, conversely, some of the funds mentioned here may not be available at your college. You should **seek more information** from the student funding department at the college you are studying at, or going to study at, to be sure you know exactly what is available to you.

**“Look and you will find it - what is unsought will go undetected” (Sophocles).**

### 1. Fees

Fees for access programmes are currently priced at £1,008 for home students (i.e. students from Scotland, UK or EU). However, the vast majority of SWAP students are eligible to have their fees paid by the college – this is called a fee waiver. To receive a fee waiver you must meet the eligibility criteria (e.g. residency). If you have any doubts about this, you should speak to the college you are going to study at.

### 2. Bursaries

Once you have been offered a place on an access programme, you will be contacted by the college you are going to study at about applying for a bursary. Unlike a loan, a bursary does not have to be paid back; it is money to help you pay for your living expenses. In order to ensure that your funding is in place by the start of the course, you should submit the completed form at least six weeks before the first day of the academic year. The value of the bursary changes from year to year, but, to give you an idea, the maximum amount available to SWAP students in 2017/18 was £97.33 per week. The amount you are entitled to will depend on various factors, including your age, household income, qualifications and any previous bursary funding you have received. In any case, you can contact the college you are going to study at to enquire about what you may be entitled to before you get there and you can appeal any decisions you think are incorrect.

### 3. Other sources of funding

In addition to bursaries, there are various other potential sources of funding for SWAP students at college. These include:

### Discretionary/hardship Funds

Discretionary/hardship\* funds exist to help students who, for whatever reason, are experiencing financial difficulties. It is for each individual college to decide how students apply and how the funding is allocated. Applications for discretionary funding are handled in confidence and are not linked to your academic record. Financial support provided through discretionary funds does not need to be repaid. If you are facing significant financial difficulties during your course, you should speak to staff in the student funding department at your college. Do not wait until your situation is critical, enquire about these funds before you get to that stage. These funds are there to be used - so use them!

\*These might not be the terms used by your college. For example, Forth Valley College has a Student Assistance Fund, which is for students experiencing unexpected financial difficulties.

### Childcare

All colleges have funds to help eligible students with childcare costs. It is for each individual college to decide how students apply and how the funding is allocated. As funds are limited, not all eligible students will be able to receive support. You should speak to staff in the student funding department at your college for further information.

### Travel

Depending how far you travel from home to college, you may be entitled to claim travel expenses. Normally, you will be paid the equivalent of the fare for the cheapest possible mode of transport between your home and the college, which in most cases will be the bus.

### Accommodation

It is possible to receive funds from your college to help with mortgage payments or rent. In some cases you may be asked to apply to your local authority for housing benefit in the first place and, if unsuccessful, apply for funds from the college. What you are entitled to will depend on your circumstances.

### Course materials

If you are required to purchase materials for your course, you may be able to receive funds to help with the cost of doing that. The types of items you may need to buy include specialist clothing, equipment and books. As always, what you are entitled to will depend on your circumstances and the items you are requesting funds to purchase.

### Social security

In most circumstances, being a full-time student means that you are not eligible to receive social security payments, such as Jobseeker's Allowance (JSA) or Universal Credit. However, this is a very complex area and, depending on your personal circumstances, you may be entitled to receive or continue receiving certain benefit payments. For an indication of the types of scenarios in which you may or may not be able to receive social security funds, see this informative guide, [Universal Credit and Students](#), put together by the Child Poverty

Action Group (CPAG) in Scotland. Edinburgh College also has a very brief document on this subject – see [here](#).

### **Council tax**

As a full-time student, you are entitled to a full council tax exemption. This will be the case if you live alone or you share your home with other full-time students. If you share your home with non-students you may be eligible for a discount rather than an exemption. You may give your college permission to share your details with the local authority, that way they know you are a full-time student. However, to claim an exemption or to clarify your situation, you should contact your local authority directly.

## **4. Information and help on funding issues**

All colleges and universities have support staff who can help students with financial issues they encounter during their studies. Often these are dedicated financial officers or advisers based within the wider student support team, or sometimes they may be based within a separate student funding team or office. Most universities offer drop-in financial support sessions during term-time or you can make an appointment to see someone at a time what suits you. If you find yourself facing financial difficulties during your course or think you are likely to encounter financial difficulties, don't be shy about asking for help.

## **5. SWAP East partner colleges**

Below are links to information on funding at each of the SWAP East partner colleges. Whatever stage of the academic year you are at, it is worth investigating what funding might be available to you.

[\*\*Borders College\*\*](#)

[\*\*Dundee and Angus College\*\*](#)

[\*\*Edinburgh College\*\*](#)

[\*\*Fife College\*\*](#)

[\*\*Forth Valley College\*\*](#)

[\*\*Inverness College\*\*](#)

[\*\*Newbattle Abbey College\*\*](#)

[\*\*North East Scotland College\*\*](#)

[\*\*North Highland College\*\*](#)

[\*\*Perth College\*\*](#)

[\*\*West Lothian College\*\*](#)