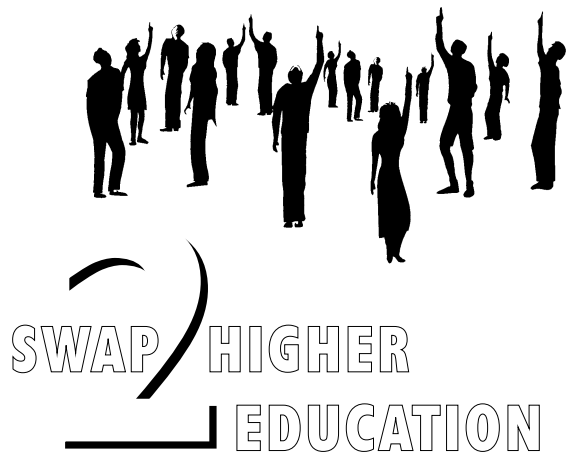


Financing your Studies

A Survival Guide

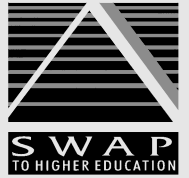
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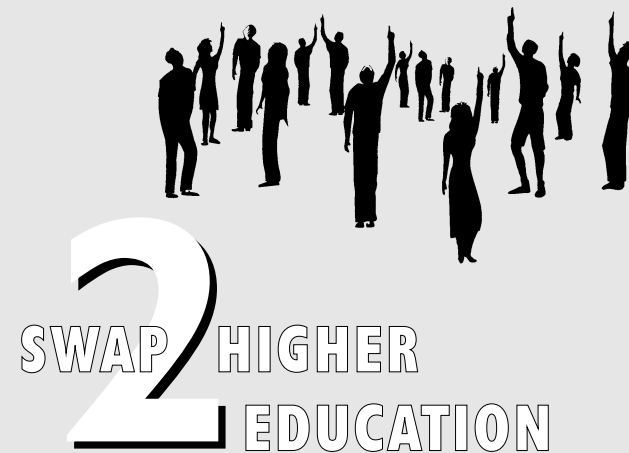
Scottish Wider Access Programme



Financing your Studies

A Survival Guide for SWAP Students

Edition 2007/8



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Introduction

If you are thinking of returning to education, one of the major issues to consider is your financial situation during your studies.

This booklet provides:

- A guide to sources of finance for potential SWAP students
- Case studies

The most important thing to remember is that funding sources can change and you **must** make sure that you investigate **all** sources available to you.

For in-depth personal advice contact your local college and make an appointment to speak to a student adviser.

How to Use this Guide

You do not have to read through this guide in any particular order.

Choose the areas of finance which are most relevant to you and read these first.

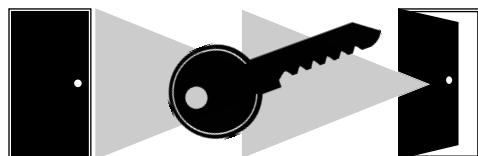
Disclaimer

While every effort has been made to ensure that the information in this booklet is accurate, SWAP provides it as a guide only. The agencies and contacts throughout should be consulted for the most up-to-date information.

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SWAP - your key to success



Section 1



SWAP - An Overview

The Scottish Wider Access Programme (SWAP) aims to encourage and enable adults to return to education.

Through SWAP, colleges and universities work together to offer programmes of study which are specially designed for adult returners.

There are many people who have missed out on study in the past - people who for one reason or another did not get the opportunity to go to college or university straight from school.

SWAP programmes are designed for adults who have few or no formal qualifications or whose qualifications are out of date.

You can choose what to study from many different courses, most of which fall into two broad based Access programmes - Access to Arts and Social Science (Humanities) and Access to Science (Science Subjects). The options within these programmes range from Social Care to Engineering.

There are also specialist options such as Access to Nursing, Health Studies, Hospitality, IT, Digital Media and Medical Studies.



Student Funding

Further Education

SWAP programmes are delivered at Further Education colleges across Scotland.

Tuition Fees

All tuition fees for SWAP students who fulfil the residency requirements are normally paid for under the fee waiver policy.

Living Costs

Allowances are provided by the colleges directly and are dependant on certain criteria. They can include:

- A non-repayable bursary for help with living costs
- Childcare support to help with costs incurred while studying
- Travel expenses
- Study expense allowance to cover excess costs of certain materials
- Hardship fund to provide assistance for situations which may jeopardise a student's continued study
- Dependents allowance for those who have legal, financial or care responsibility for an adult.

All allowances are maintained by the individual colleges.

Students should contact the student or financial adviser at their college as soon as possible to discuss their individual circumstances and eligibility.

Support from other areas

Some students may qualify for additional help through:

- New Deal schemes
- Benefits such as Income Support
- Tax credits from the Inland Revenue

Advice can be obtained from the college student or financial adviser, from the Scottish Executive or other agencies listed in the contacts section at the end of this booklet.



Childcare Support While You Study

Childcare may be a significant worry for some SWAP students, but there is help available.

In the first instance, you should contact the student or finance adviser at your local college or university for detailed support and assistance.

Possible financial support may include:

Childcare Fund (higher education only)

This is a non-repayable grant to help with the costs of formal childcare, including childminders, after school clubs, day care, nurseries, etc.

This fund is provided in addition to the student loan and maintained by the individual universities.

It is advisable to apply for this as soon as possible during the academic year as funds are usually limited.

Lone Parent's Grant (higher education only)

For widowed, divorced, separated, those whose civil partnerships have dissolved or single students with children.

You can also claim Lone Parent's Childcare Grant - extra help with formal childcare costs.

** Both grants are maintained by SAAS.*

Child Tax Credit

For those with legal responsibility for at least one child.

Not dependent on whether or not you are in paid work.

Available through the Inland Revenue - contact them directly. Consult your local telephone directory.

You will automatically receive a school meals grant for all children aged between 3 and 16 years old.

Income Support

(lone parents, student couple with a child)

Talk to your local benefits agency or seek advice from your college or university student advisers.

For additional information and advice, contact:

The Lone Parent Helpline

Freephone: 0808 801 0323

www.loneparenthelpline.info

Run by: One Parent Families Scotland

13 Gayfield Square, Edinburgh EH1 3NX

Tel: 0131 556 3899 www.opfs.org.uk

Childcare Link

Freephone: 0800 234 6346

www.childcarelink.gov.uk



Tuition Fees (Higher Education)

Students resident, or normally resident, in Scotland, along with EU students are eligible for free tuition to study full time at a Scottish college or a degree course at a university. (check criteria with SAAS)

Scottish students studying at another UK institution may qualify for free tuition, depending on their circumstances.

Where to apply

You should apply as soon as possible to the Student Awards Agency Scotland (SAAS).

Claims for the following academic year are usually accepted from the previous April onwards and the closing date is the end of the first term.

Claims are only for one academic year so you should remember to claim each year of study.

How much will I get?

Those eligible will receive tuition fees in full, up to a maximum of £1,225 in the year 2007/8. All tuition fees will be paid directly to the institution.

Others studying at a non-Scottish UK institution may be expected to make a contribution - this figure is means tested, but support may be available. It is advisable to check with the relevant institution directly.

Notes

Students are advised to contact SAAS directly for confirmation before committing to a particular course.



Loans and Other Benefits in Further/Higher Education

Financial Benefits/Concerns

Council tax - students are exempt. If you live with one other adult who is not a student then you can apply for a 25 per cent discount.

NHS costs - students can apply for free assistance on the basis of low income, covering prescriptions, dental treatment and optician costs.

Part-time work - most universities have their own student employment services. Be realistic about how much time you have for working and be aware it could affect government benefits you receive.

Student Loans in Higher Education

All students who are resident, or normally resident, in Scotland, along with EU students are eligible for a student loan to study at a Scottish institution.

Students must be studying a full-time eligible course and be under 50 on the first day of the academic year. You can apply for a loan for each year of your degree programme. Students aged 50-54 must provide evidence that they intend to return to work.

You should apply as soon as possible. Claims for the academic year are usually accepted from the previous April onwards and the closing date is the end of the academic year. The quickest way to apply is on-line.

All loans are **income assessed** or means tested depending on your circumstances.

The **maximum amount** available for the academic year 2007/8 is £4,400. The minimum amount is £870 (independent students).

The **loan is maintained** by The Students Loan Company and it is usually paid in three instalments to coincide with your term times.

Once you have graduated or left your course, loan amounts will be recovered through the Inland Revenue system once your income reaches a certain level.

As of 2004/05, you would need to earn at least £15,000 per year before you have to start repaying your student loan.

Mature students are not liable to pay into the **graduate endowment** scheme.

For further details: www.saas.gov.uk

Students Studying Nursing, Midwifery or Allied Health Professions

There are special arrangements for first degree students of nursing, midwifery or one of the allied health professions.

Support may include:

- Free tuition fees
- Bursary from the Scottish Executive Health Department (means tested)
- Nursing and Midwifery Student Bursary Scheme
- Student Loan

Contact: SAAS directly for further advice.



Other Grants/Bursaries

In the first instance, students should contact the student or financial adviser at their college or university for detailed support and assistance.

Hardship Fund

A non-repayable grant, it is designed for those with difficulty meeting living costs, and who may not be able to enter/continue in higher education because of this.

This fund is provided in addition to the student loan and maintained by the individual universities. All students are eligible and should enquire at their university student support or student services office.

In most institutions it is possible to apply for help from this fund more than once in each academic year.

- **Career Development Loans** - run in partnership with High street banks to support a range of vocational courses.

You are required to begin repayment from one month to 17 months after training has finished, depending on employment status.

- **Young Students Bursary** - for those aged under 25. A non repayable grant paid instead of part of the student loan which is income assessed.
- **Charitable grants and bursaries** - offered by various organisations.
- **Travel expenses** - covers necessary expenses in connection with your course. Claim through Student Awards Agency Scotland (SAAS).

- **Working Tax Credit** - for those working over 16 hours per week. Available through the Inland Revenue.
- **Dependants' Grant** - for your husband, wife or civil partner. The assessment of this will include any income your spouse receives. Available through the SAAS.

Disabled Students

All further and higher education providers have a disability office to provide support and advice.

Possible additional financial support may include:

- Disabled Students Allowance - covers course related costs
- Disabled Students Support Fund - maintained by some universities
- Social security benefits - income support, incapacity benefit, housing benefit
- Disability Living Allowance - for those who need personal help or help with daily transport
- Additional travel expenses depending on individual circumstances.

Contact Skill Scotland for further advice and information on 0800 328 5050 or 0131 475 2348, or e-mail: admin@skillscotland.org.uk

Any questions?

Visit our website at www.scottishwideraccess.org and choose 'frequently asked questions'.



SWAP Case Studies

Anne, 30-years-old, living on her own

She lives on her own in the home she bought 7 years ago. Anne is looking for a career change after working 14 years for the same company and wants to study a Humanities degree at university.

Anne chose the SWAP Access to Humanities Programme because successful completion would lead to a guaranteed place on her preferred degree course.

Further Education College

Tuition fees paid - applied to college.

Living costs paid - applied to college.

Hardship fund - applied to college when the living costs bursary and the few part time hours she worked did not cover the unforeseen household bill over Christmas.

Higher Education - University

Tuition fees paid - applied to SAAS.

Student loan - applied to SAAS. Classified as an independent student due to her age. Received the full amount of the loan as there was no partner's income to consider.

Hardship Fund - applied to the university during her course at times when unforeseen expenses occurred or money became tight.

David, 38-years-old, lone parent of Ryan, 10 and Euan, 14

David has previously taken jobs to fit around the boys' schooling, but now they are older he wants to become an occupational therapist.

Having been out of education for over 20 years, David felt he would benefit from the academic support and preparation for Higher Education which are core features of all SWAP Access Programmes.

Further Education College

Tuition fees paid - applied to college.

Living costs paid - applied to college - also awarded a childcare grant to cover the after school care for Ryan.

Hardship fund - applied to college when Euan fell ill and he needed extra help. This is not a loan. No repayments are required.

Higher Education - University

Tuition fees paid - applied to SAAS.

Student loan - applied to SAAS. Classified as an independent student due to his age. Received the full amount of the loan.

Lone Parent Grant - applied to SAAS for help with childcare whilst on his work experience.

Bursary from the Scottish Executive Health Department - income assessed.

Practical placement expenses helped to cover his increased travel costs.

George, 23-year-old, living with parents

He has worked in various jobs since leaving school with no qualifications at the age of 16, but has never settled. He now wants to study an HND in engineering to gain a career with electronics.

George can access the HND in just one year through a SWAP Programme for adults at his local college.

Further Education College

Tuition fees paid - applied to college.

Living costs paid - applied to college.

Higher Education - College

Tuition fees paid - applied to SAAS.

Student loan - applied to SAAS. Awarded an amount based on the income of his parents.

Young Students Bursary - applied to SAAS.

Hardship Fund - applied to the college when George had to reduce his part-time work to accommodate his study.

The revised SWAP Preparation for Higher Education includes exercises to help SWAP students organise their own finances when they move on to higher education.

Ruby, 27-years-old, has restricted mobility

Ruby has remained unsure of whether her disability would restrict her ability to study full-time and still support herself. She has held down a position as a secretary in a small legal firm, but wants to study a Social Sciences degree to develop her skills to provide her with a more definite career.

The SWAP Access to Humanities route offered Ruby a financially viable opportunity to study full time in the supportive atmosphere of a college class whilst building her confidence in her abilities.

Further Education College

Tuition fees paid - applied to college.

Living costs paid - applied to college.

Special Educational Needs Allowance - applied to college - covered the extra travel costs incurred through Ruby's restricted mobility.

Higher Education - University

Tuition fees paid - applied to SAAS.

Student loan - applied to SAAS. Classified as an independent student due to her age. Received the full amount of the loan.

Disabled Students Allowance - applied to SAAS - able to obtain additional financial support to cover living expenses, travel, and personal help.

Disability Living Allowance - providing help with transport to and from the university and library.

Disability Office - in contact with the university Disability Officer who is providing practical support and advice to enable her to progress comfortably through her degree. Also helping Ruby with her claims for support from the Social Security office.



Sources of Help

Student Awards Agency for Scotland (SAAS)

Gyleview House, 3 Redheughs Rigg, Edinburgh EH12 9HH
Tel: 0845 111 1711 www.saas.gov.uk

Student Loans Company Ltd

100 Bothwell Street, Glasgow G2 7JD
Freephone: 0800 405010 www.slc.co.uk

Universities and Colleges Admissions Service (UCAS)

Rosehill, New Barn Lane, Cheltenham GL52 3LZ
Tel: 0870 1122211 www.ucas.com

The Educational Grants Advisory Service (EGAS)

501-505 Kingsland Road, London E8 4AU
Tel: 02072 546251 www.egas-online.org

The Lone Parent Helpline

Freephone: 0808 801 0323 www.loneparenthelpline.info
Run by: One Parent Families Scotland
13 Gayfield Square, Edinburgh EH1 3NX
Tel: 0131 556 3899 www.opfs.org.uk

Childcare Link

Freephone: 0800 234 6346 www.childcarelink.gov.uk

Disability Living Allowance and Attendance Allowance Helpline

Tel: 08457 123456
Text Phone: 08457 224433

Skill Scotland

Norton Park, 57 Albion Road, Edinburgh EH7 5QY
Tel: 0131 475 2348 Info helpline: 0800 328 5050
www.skill.org.uk/scotland

Inland Revenue - tax credit information

Helpline: 0845 300 3900
www.inlandrevenue.gov.uk/taxcredits
Details of local Inland Revenue office can be found in the phone book under 'Inland Revenue'

Learndirect Scotland (also Funding for Learners)

SUFI, 1st floor Alhambra House
45 Waterloo Street, Glasgow G2 6HS
Freephone: 0800 100 9000 www.learndirectscotland.com

The Open University in Scotland

10 Drumsheugh Gardens
Edinburgh, EH3 7QJ
Tel: 0131 226 3851
www.open.ac.uk/scotland

Citizens Advice Bureau

www.adviceguide.org.uk

National Institute of Adult Continuing Education (NIACE)

www.moneymatterstome.com

