

CAN I GET HELP WITH CHILDCARE COSTS?

All lone parents are entitled to extra help of up to £1,215 for formal childcare costs and should apply on their SAAS application form. Students may also receive help through the college HE Childcare Fund. Application forms are available from the Student Funding Officer.

BENEFITS

Students on HE courses are not normally entitled to receive benefits while studying full-time. Lone parents must apply for funding through SAAS/Student Loans. Further information on benefits may be obtained from the Student Funding Officer.

COUNCIL TAX

If you are living by yourself or with other full-time students you will not be liable for council tax, you should apply for exemption on a form available from the local Council Tax Office. If you live with a non-student you are eligible for a discount of 25% - apply to your local council tax office.

WORKING WHILE STUDYING

Most students need to work part-time while studying. There is no limit on how much you can earn and it does not affect your loan/grant entitlement. If you think your earnings will be less than £6,475.00 per year (£124.50 per week) you can ask your employer for a student tax exemption form P389 (S).

FURTHER HELP AND ADVICE

You should contact the Student Funding Officer at the College for information and advice on student finance at your earliest opportunity. The amount you can expect to receive will depend on your individual circumstances.

USEFUL CONTACTS

Further information can also be found on the College website: www.barony.ac.uk

- **STUDENT AWARDS AGENCY FOR SCOTLAND**
Gyleview House
3 Redheughs Rigg
Edinburgh, EH12 9YT
Tel: 0845 111 1711 (General Enquiries)
www.saas.gov.uk
- **STUDENT LOANS COMPANY**
100 Bothwell Street
Glasgow, G2 7JD
Tel: Freephone 0800 405 010
www.slc.co.uk
- **CHILD TAX CREDITS**
Helpline: 0845 300 3900
www.hmrc.gov.uk/taxcredits
- **BENEFITS FOR STUDENTS IN SCOTLAND**
CPAG On-line Handbook
www.scottishhandbooks.cpag.org.uk
- **BUDGETING, DEBT MANAGEMENT & BENEFITS ADVICE**
Money Matters
986/988 Govan Road
Glasgow G51 3DU
Tel: 0141 445 5221
www.moneymattersweb.co.uk



INFORMATION FOR ADVANCED STUDENTS

The information given here is for guidance only and is as accurate and up to date as possible. All students are responsible for checking their entitlement to funds with the College based on their individual circumstances.

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APPLYING FOR FUNDING FOR FULL-TIME ADVANCED COURSES 2009-10

Please read this through carefully. If you have any questions about any of the information contact the Student Funding Officer – you can call in, phone 01387 860251 or e-mail: drae@barony.ac.uk

WHO IS ELIGIBLE FOR FUNDING?

You must be studying full-time on an advanced course (HNC,HND). You must have been living in the UK and Islands for the last 3 years and in Scotland on 1 August to be eligible for funding from SAAS (Student Awards Agency for Scotland). EU students are treated as home students. Non-Scottish UK students should apply to their local education authority for funding.

WILL I HAVE TO PAY FEES?

All students studying on advanced courses in Scotland who are eligible will have their fees paid in full by SAAS regardless of parents/spouses income. Fees for courses outwith Scotland are means tested.

Previous funding for advanced level study will effect your entitlement to funding for fees, check with the Student Funding Officer or SAAS.

HOW DO I APPLY FOR FUNDING?

You should apply on-line at www.saas.gov.uk for help with fees, grant support and student loans. Forms are also available from any college, university, careers office or SAAS from the end of April or can be downloaded from the SAAS website. This form should be completed and returned to SAAS with other documentation as soon as possible after receiving an offer of a place on an advanced course. UK students whose permanent home is outwith Scotland should apply to their local education authority.

Once your application is processed fees will be paid directly to the College and you will be notified of your entitlement to a grant and/or loan. The funds are paid by monthly instalments direct into your bank account. Further details on monthly payments will be provided in award letters from SAAS and the Student Loans Co.

HOW MUCH STUDENT LOAN WILL I GET?

You will be entitled to a maximum student loan of:

	Living at Home	Living Away From Home
Amount per year	£3,665	£4,625
Final year	£3,200	£4,015

The minimum loan payable is:

	Living at Home	Living Away From Home
Amount per year	£ 600	£ 915
Final year	£ 480	£ 785

All amounts above are based on a 30 week college year.

An allowance is payable for extra week's attendance, the maximum allowance payable is:

	Living at Home	Living Away From Home
Weekly Rate	£ 54	£ 83

CAN I CLAIM TRAVEL EXPENSES?

An amount of £155 per year is included in your loan so you can only claim additional expenses for daily travel to college (and 3 return journeys home if applicable) over this standard amount. You can apply on-line for travel expenses from January and they are paid into your bank account within 28 days.

CAN I GET ADDITIONAL HELP IF I HAVE DEPENDANTS?

If you have an adult dependent you can claim an allowance of £2,640 payable as a grant in addition to the loan entitlement for yourself.

If you are widowed, divorced, separated or a single student bringing up children you can also claim an additional Lone Parents' grant of £1,305.

You can also claim for dependent children through Child Tax Credit paid by HM Revenue & Customs.

HOW ARE LOANS REPAYED?

Repayments are due to start after you graduate or leave your course. Once you are earning over £15,000 the SLC will work with HM Revenue & Customs to collect repayments. The amount you pay depends on how much you earn. Your employer will take your repayments from your salary.

WHAT OTHER FUNDS ARE AVAILABLE?

YOUNG STUDENT BURSARY (YSB)

This is a non-repayable grant for young students. It is paid instead of part of the loan, so it reduces the amount of loan you have to take out. It will be available whether you live with your parents or live away from home during term time. The maximum bursary of £2,640 a year will be paid to you if your family income is under £19,310 a year. The amount of bursary will taper down to zero if your family income is £34,195 a year. Students entitled to the YSB will also be eligible for an additional loan of £605 if the family income is less than £21,760. Applications are made on the SAAS form.

HE DISCRETIONARY FUNDS

Limited funds are available for students facing severe hardship. Contact the Student Funding Officer if you have financial difficulties.