



**SOURCES OF ADDITIONAL
FINANCIAL SUPPORT
FOR FURTHER EDUCATION
STUDENTS**



CAN I APPLY FOR ANY ADDITIONAL FUNDING?

1) Housing Benefit

If you are a single student, aged 19 or over, living away from home you are not entitled to claim Housing Benefit. If you are married with children, a single parent, under 19 on a non-advanced course or disabled you may apply for Housing Benefit. You will not qualify for full benefit if you receive an award, as part of your allowance is allocated to help pay for rent.

Discretionary Funds may be available to help you in this situation (see Discretionary Funds below).

2) Council Tax

If you live in a flat, house, or bed-sit on your own or only with other students, the property is exempt and you will not pay Council Tax. If you live with someone who is not a student you will not be counted towards the Council Tax bill and the household will be eligible for a discount.

The amount of Council Tax payable will depend on the value of the property and the number and status of the adults living there, e.g.

- 2 adults, 1 full-time student = 75% of Council Tax
- 3 adults, 1 full-time student = 100% of Council Tax
- 3 adults, 2 full-time students = 75% of Council Tax

The above applies if you are on a full-time course of at least 24 weeks duration.

3) Health Costs

All children under 16, or under 19 and still in full time education, can get help with health costs. More information is in the Department of Health leaflet HC11 '*Are you entitled to help with Health Costs?*' Or you can phone the Health Information Service on 0800 22 44 88. Calls are confidential.

4) Discretionary Funds

The college has available a limited amount of money to assist students who are likely to experience financial difficulty if they attend college. Awards are discretionary but are designed to help you if you are:

- experiencing difficulties paying rent
- experiencing difficulties meeting mortgage repayments
- experiencing other financial hardships including living expenses whilst at college

Further details and application forms are available from the Student Funding Officer at Barony College.

5) Income Support

If you are studying at Barony College, you may be able to get Income Support while you are on your course if you are a lone parent, sick or disabled, or registered blind. Check with your social security office.

If you are studying up to A level or equivalent, you may be able to get Income Support while you are on your course if you are unable to work because you are caring for someone.

6) Childcare Support

Barony College aims to help students who require childcare assistance. Full-time students may receive financial support from the college to meet the full cost of their registered childcare expenses whilst attending college. Registered childcare could be a nursery, after school club or childminder, as long as they are able to provide you with a registration number.

Students can only apply for financial support for children up to the age of 16 years.

Further details and application forms are available from the Student Funding Officer at Barony College.

7) Child Benefit

This is available to parents or guardians of students up to their 19th birthday providing you (the student) are in full time education, and any work experience is done as part of your course. Child benefit is not means tested and is not taxable. If you claim child benefit it does not affect the assessment for any other types of funding.

The current rate of benefit is £20.00 per week for the oldest or only dependent 'Child' in a family and £13.20 per week for all other dependent 'children'. (Rates as at April 2009).

Once you get to the age of 16, the Benefits Agency will send a form to your parents or guardian asking what your future intentions are regarding leaving school, employment, further training etc. This is then continued on a yearly basis for those claiming beyond the age of 16. When the forms are returned confirming that you are continuing in full time education, Child Benefit payments should automatically continue also. It is up to the person claiming the Benefit to inform the Child Benefit Agency of any change in circumstances.

Further information on Child Benefit and how to claim this is available in the Benefits Agency Booklet CH7, *Child Benefit for Children aged 16 and over*, this is available at the Social Security Office or any main Post Office. Information is also supplied in the Child Benefit claim booklets and used to withdraw the money on a weekly basis.

Please note: Bursaried students under the age of 19 are eligible to claim Child Benefit.

8) Child Tax Credit

Child Tax Credit is available to parents or guardians of students up to their 19th birthday providing you (the student) are in non-advanced full time education, and any work experience is done as part of your course. It is paid in addition to child benefit, but is scaled down by reference to families' income. To claim child tax credit the parents or guardians of the student need not be in work.

The rate of child tax credit paid depends on the income to the students' family. If your families joint income is less than £25,000 child tax credit will be paid. Claims are normally paid to last until the end of the tax year. They cannot be backdated for more than three months.

The HM Revenue & Customs administers Child tax credit therefore it must be claimed from the HM Revenue & Customs Office. Claims should be made on form TC600, which is a joint form for Working tax credit and Child tax credit.

Further information on Child Tax Credit is available by contacting the helpline on 0845 300 3900, or visit the HM Revenue & Customs website: www.hmrc.gov.uk/taxcredits. HM Revenue &

Customs also produces a leaflet – WTC1, Child Tax Credit and Working Tax Credit - An introduction.

Please note: Parents/Guardians of bursaried students under the age of 19 are eligible to claim Child Tax Credit.

9) Educational Trusts and Charities

There are various trusts and charities which give financial assistance to students. Amounts vary.

For further information refer to the 'Sponsorships/Charities/Grants' leaflet produced by Barony College.

10) Funderfinder

A software package is available in Advice Centres. This programme is written particularly for people looking to gain additional income. It searches out appropriate sources of support e.g. trust, charities etc.

11) Professional & Career Development Loans (CDL)

Professional and Career Development Loans are bank loans that can be used to help pay for work related learning. You can borrow between £300 and £10,000 to help support the cost of up to two years of learning (or three years if it includes one year's relevant unpaid practical work). The Young People's Learning Agency will pay the interest on the loan while you are learning and for one month afterwards. The loan can be used to pay course fees or other costs such as travel and living expenses. You can also use the loan to supplement other forms of support such as grants or bursaries. Because the Professional and Career Development Loan is a commercial loan product, they should only be considered as an option once all other student funding options have been investigated.

For further information on financial assistance to support your learning, please visit www.direct.gov.uk/adultlearning or contact Careers Advice on 0800 100 900. Our learning provider registration number is: 2713.

12) Fee Waiver Grants - Scottish Students

All students who are ordinarily resident in Scotland plus students in certain other categories (such as Scottish uniformed services personnel and their families working abroad) **do not** pay any fees for full time non-advanced courses as there is a 'Fee Waiver Grant' claimed by the College on their behalf from the Scottish Funding Council.

This is not an exhaustive list of all types of student funding available and Barony College cannot be held liable for any omissions or errors

If you require information on short courses, part time study or courses other than full time Further Education you should contact Rachel Murray – Short Course Co-ordinator on 01387 860251 Ext 203.