

Examples of how a Student's Financial Support might work:

Further Education:

Alasdair is a school leaver going to college.

Alasdair started the Introduction to Rural Mechanics programme at Barony College. This programme is designed as an entry level to FE for young school leavers who may not have achieved academically at school and who want to gain some insight into Engineering as a career.

Alasdair was 16 when he was accepted onto the programme and received an EMA. This supported him financially whilst he gained the skills and academic qualifications to progress to further level study. He is currently studying the NC Service Engineering after successfully gaining the Rural Mechanics qualification.

During his two years at college, Alasdair has gained skills and enhanced his practical qualities, and will be successful both academically and professionally. The EMA scheme gave her the opportunity to commence college at an appropriate level and he has been able to progress at the correct pace since then.

Further information on EMA is available from www.emascotland.com.

Sally, married, is studying a year-long course in Animal Care.

Sally is 28 and married. She is currently unemployed and has decided to achieve her long-term ambition of a career working with animals. As a first step, he chooses a one-year course in animal care at her local Further Education college. That gives her the option of finding a job and going on to take more qualifications later, as her family circumstances allow.

Sally's tuition fees are paid and she receives a maintenance bursary to help with general living expenses. As her husband's income is below £20,643 she will be eligible for £89.07 per week towards her living expenses.

She also qualifies for Travel and Study Allowances to meet the cost of bus fares to the college and to buy protective clothing for her course.

And if she finds the going really hard, she can turn to the Further Education Discretionary Fund for financial help to stay on her course.

Higher Education:

Malcolm (18) lives on a Scottish Island with his parents. When he took up a place at Barony College to study HNC Fisheries Management he resided in the College Hostel Accommodation.

As Malcolm is a dependent student and his parent's earn less than £24,275 they will not have to contribute towards his support. Tuition fees are paid in full by the Student Awards Agency for Scotland and Malcolm gets a Young Student Bursary, an income-assessed non-repayable grant. As his parent's earn around £19,000 a year, he gets the maximum bursary of £2,640 and he is also entitled to an additional loan of £605.00. Malcolm gets a bursary so it reduces his student loan as the bursary replaces part of the student loan. The total student loan available to Malcolm is £1,985, giving him a total living support package of £5230.

Malcolm can also get travel expenses to meet the cost of three return flights from Stornoway to Parkgate. He can also claim term time travel over £155, this is the travel element in the student loan award.

Malcolm also has a part-time job in a local bar earning up to £50 a week, these earnings do not effect his student support allowances.

Further information for Higher Education is available from the Student Awards Agency for Scotland (SAAS) on 0845 111 1711 or visit www.saas.gov.uk.