



## FURTHER EDUCATION FUNDING INFORMATION

A STUDENT'S GUIDE TO FUNDING 2010 - 2011

This guide will help you complete your Funding Application Form

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# Part One

## Section 1 – Introduction

Welcome to The North Highland College, you have received this information booklet along with the Funding Application Form as you have been accepted on a Further Education Course. Congratulations. Now for one of the important parts of student life – How much money are you entitled to and how do you apply for it?

We have tried to make applying for Further Education Funding as simple as possible for you.

This Guide aims to give you an overview of what you are applying for and how The North Highland College will decide what you are entitled to. Please read thoroughly before and during completion of the application form.

The Further Education Funding Application Form is a collection of your personal details. It is acknowledged that the circumstances of applicants will vary and, while every effort has been made to provide as comprehensive a range of information as possible, certain circumstances may not have been addressed. By completing the application we will assess your entitlement to Bursary or Educational Maintenance Allowance (EMA) as per the National Bursary/Educational Maintenance Allowance Policy set by the Scottish Funding Council. The North Highland College has the right to determine local policies and arrangements within the framework of the National Policy.

## Section 2 – Who do I contact if I need help with completing the form or advice on Funding?



Avril McKay, Student Awards Officer

Avril is the Student Awards Officer at the North Highland College and deals with Further Education Bursaries and Educational Maintenance Awards. She can be contacted at reception in the main college campus in Thurso between 10.00 – 10.30am and 12.00pm – 1.00pm. Alternatively you can phone on 01847 889227 or e-mail [avril.mckay@thurso.uhi.ac.uk](mailto:avril.mckay@thurso.uhi.ac.uk). Avril's hours of work are 9.00am to 3.00pm Monday to Friday. If she is not available a member of the Finance Section will help with general queries.



Anna Swanson, Learner Support Manager

Anna is the Learner Support Manager at the North Highland College and deals with all Discretionary & Childcare Funding and Higher Education Funding. She can be contacted via reception in the main college campus in Thurso, alternatively you can phone on 01847 889310 or e-mail [anna.swanson@thurso.uhi.ac.uk](mailto:anna.swanson@thurso.uhi.ac.uk). Anna's hours of work are 8.30am to 5.00pm Monday to Friday. If she is not available Diane Ross, Anna's assistant will help with queries.

## Section 3 - Who can apply for Support?

Anyone who satisfies the residential requirements set out in the Scottish Minister's "The Education (Access Funds) (Scotland) Direction 2009" may be eligible.

In most cases, if you have lived in the United Kingdom for the last 3 years before your course starts, and you are ordinarily resident in Scotland on the start date of your course, you are likely to be eligible. If you have not lived in the UK/Scotland for this amount of time please contact the Student Awards Officer who will advise you if you will be entitled to funding.

A student living outside of Scotland who applies to college and then moves before the start date of the course will not be treated as being ordinarily resident in Scotland at the start date of the course if the College is satisfied that the purpose of residence on that day was wholly or mainly that of receiving full time education.

Students applying for an EMA who live outwith Scotland (or live in Orkney & Shetland) must be able to provide evidence (if requested) that they are a UK Citizen and that they are normally resident in Scotland during term-time of the course for which they are seeking support. They may be eligible for the EMA but would **not** be eligible for any travel expenses or study aids and should speak to their local education authority to see if any help is available from them before making any decisions about coming to college.

## Section 4 – What courses are eligible for Bursary/EMA Funding?

Bursary/EMA support may be available for a course or programme of study, which leads to a recognised qualification up to, but not including Higher National Certificate.

Generally Bursaries are made available to support full-time attendance on a course or programme.

Part-time students who are 18 or over will not be eligible for any maintenance payments if studying an eligible course on a part time basis but may be awarded a travel & study aids bursary. You must be on eligible benefits as per the fee waiver policy to claim this.

## Section 5 – Bursary or Educational Maintenance Allowance (EMA) – What's the Difference and which one do I apply for?

If you are 18 or over on the official start date of your course you may be eligible to receive a Bursary Award.

If you are under 18, but reached the eligible school leaving age on the official start date of your course you may be eligible to receive an Educational Maintenance Allowance (EMA).

You complete the one application form and the Student Awards Officer will assess you for either award dependant on your age.

## Section 5 – Bursary or Educational Maintenance Allowance (EMA) – What’s the Difference and which one do I apply for? (contd.)

### Bursary

The amount of Bursary Funding the North Highland College receives from the Scottish Funding Council is limited therefore there may be insufficient funds to award every eligible student. It is important to complete the application form and return with all supporting documents as soon as possible to ensure you receive funding as applications are dealt with in a strict date received order.

To be eligible for a Bursary you must be 18 or over on the official start date of your course, studying for a Full Time SVQ Level 1,2, 3 or National Qualification (NQ) course or equivalent. Bursary Maintenance, Dependants Allowances & Living Away from Home Allowance for EMA Students are paid for term and short holiday weeks but not during the long summer break. Travel will be paid for weeks that you attend college.

Bursaries are paid to students progressing on their course who have minimum attendance of at least 90% each four week period. Students whose attendance is below the National attendance level as set by the Scottish Funding Council will have their Bursary instalment stopped and require to speak to their course tutor and student advisor to determine their progress on the course.

A Bursary award consists of the following allowances:-

- **Maintenance Allowance**  
To cover living costs. There are various rates, initially based on age and then whether you live in the parental home or not.
- **Dependants Allowance**  
An additional living cost allowance (£ 50.77 per week) if you have an adult who is **financially** dependant on you and you receive Carer’s Allowance for that person.
- **Study Allowance**  
To cover any essential books, materials, clothing and equipment that are essential for you to undertake the course. The teaching staff will inform the student awards officer what you will need and these will be ordered and paid via the Finance Department of the North Highland College.
- **Travel Allowance**  
To cover the cost of the cheapest method of transport to college if you live more than 3 miles from your campus. See section on Travel Allowance for further information.
- **Special Educational Needs Allowance** to cover any expenses related to a disability you may have (this can include travel costs). This will be approved by the Support for Learners Section, please speak to them if you have any queries regarding this.
- **Away from Home Allowance**  
If you receive an Education Maintenance Allowance and you have to move from your parental home to attend college you may be entitled to an extra £35.40 per week.

## **Section 5 – Bursary or Educational Maintenance Allowance (EMA) – What’s the Difference and which one do I apply for? (contd.)**

### **Educational Maintenance Allowance**

To be eligible for an EMA you must be under 18 but have reached the eligible school leaving date on the official start date of your course, not the date you start the course if different. This means that for people born between 1 March 1994 & 30 September 1994 you will be eligible to receive an EMA award from August 2010. If you were born between 1 October 1994 and 28 February 1995 you will be eligible to receive EMA from January 2011

If you have not reached the eligible school leaving date but have been authorised by your school to attend college you cannot receive an EMA until you reach the eligible school leaving age. You may receive from the North Highland College study aids and personal protective equipment to allow you to complete your course but your school or you/your parents will have to pay for any travel costs until you reach the eligible school leaving date. Please discuss with your school if you have any queries regarding this and make them aware if you will incur travelling costs.

EMAs are paid for term weeks only and consist of the following allowances:

Living Allowance – weekly allowance paid every two weeks to cover general living costs payable only where your attendance in the week is 100%.

Bonus Payments of £150 – bonus paid to reward satisfactory attendance and progress over the duration of your course payable in February and July, dependant on length of course whether one or two bonuses awarded. Bonuses are also dependant upon your application and the required supporting documents received within 6 weeks of the start of your college course.

## **Section 6 - Students currently receiving benefits**

If immediately before starting the course you were

- a single parent entitled to claim Income Support.
- under 19 and receiving Income Support for reason of hardship or estrangement from parents.
- receiving Income Support or Incapacity benefit for health reasons.
- is your spouse/partner in receipt of a benefit and claiming for you as you are not required to be available for work.

it is likely that you will be better off continuing to claim the benefit for your general living costs. You will still be able to claim for Travel & Study expenses from the Bursary without your benefit being affected, but all students must notify the Benefits Agency Office dealing with their claim of their intention to commence a course of study. You must also supply information on the benefits you receive. If you receive Income Support as a young person under 19 then you may be entitled to the EMA as well as continuing to get your Income Support.

## Section 7 – Travel Expenses

If you are under 18 years of age at the start of your course or eligible for Bursary Funding you may be eligible for help towards your travel costs to attend college providing you live more than 3 miles away.

College Bus Passes will be issued for students attending the Thurso Campus only, who are travelling on bus routes from Dunbeath, Wick, John O’Groats and Bettyhill. Bus Passes will only be issued when your Bursary/EMA Application has been processed. Therefore any travel expenses incurred on these routes before Bursary/EMA has been offered will only be reimbursed on receipt of bus tickets. Please keep all the tickets and attach to your Award Letter and return to the Student Awards Officer. Do not hand in bus tickets before you have received your Award Letter and college bus pass.

All other travel will be reimbursed on cheapest method of travel and either daily/weekly tickets. In some areas where there is no public transport the college arranges taxi/college minibus travel. Please check with the Student Awards Officer or Jim Kelly (person responsible for arranging taxi/minibus travel) before returning your application to see if this would be arranged in your area.

The college appreciates that some students live at locations which are a considerable distance away from a college campus and that daily travel costs can be significant. We will endeavour to provide assistance with travel costs to all eligible students although the money available for this purpose is limited, and we are required to secure the best value from this public funding. Accordingly, in situations where the weekly cost of travel exceeds the current rate of assistance with overnight accommodation costs (as set by the Scottish Funding Council, currently £105.30 per week) students may be offered this as an alternative. The college will consider all relevant details in making such decisions on a case-by-case basis.

If the cheapest method of transport is by car then you will be reimbursed at £0.1837 per mile as per mileage on AA Routeplanner. If your parents or partner take you to college in their car they will only be paid 1 return journey per day at the above mileage rate.

If for disability reasons you require taxi transfer please state on your application form.

Travel is calculated as per fares at the start of the academic year and will not be re-assessed if fares increase during the year.

If you are on placement throughout the year and attend college on a block release basis please contact the Student Award’s Officer to see if you are entitled to any extra help with travel & lodgings costs.

## Section 8 – Study Aids

If you are awarded a Bursary or EMA then all study aids deemed essential for your studies by your teaching department will be paid through the Bursary fund. Please speak to your course tutors to discuss any individual department arrangements.

## Section 9 - How and when will I be paid?

Bursaries are paid every four weeks by BACS into your Bank Account – 2 weeks in advance and 2 weeks in arrears, therefore your first payment will be made 2 weeks after you enrol on your course. Therefore it is essential that you have sufficient funds to cover your expenditure for the first few weeks of term, longer if your application was returned after 31 July 2010. Bursaries are paid on the condition that your attendance in college is at least 90% for the qualifying period and that your conduct and progress are satisfactory. Please note this is an increase on previous year's 80% attendance criteria.

The classes on your course are provided for you to ensure that you have a full opportunity to successfully complete your studies. It is expected that you attend ALL of your timetabled classes. Should you require to be absent for any reason this should be kept to a minimum and an attendance rate below 90% will result in your bursary not being paid for that 4 week period. Whilst in some circumstances absences can be authorised and not impact upon payment, there is an overarching requirement for your attendance at all times to be sufficient to enable you to successfully complete your course.

EMAs are paid every fortnight in arrears by BACS into your Bank Account, provided that your attendance is 100% for those weeks and that your conduct and progress are satisfactory. If you are entitled to travel or living away from home allowance this will be paid every four weeks as per the Bursary Payment Schedule.

## Section 10 - How long will it take to process my application?

We process applications on a strict date received order **provided your application has all supporting documents to allow an assessment to take place**. By not enclosing all the correct information this delays the processing. Therefore it is in everyone's best interest to ensure that you complete the application in full and ensure all documents enclosed. For fully completed applications with all the required supporting documentation, we aim to process and send written confirmation to you within 20 working days of receiving your application. Please however appreciate that during July to October there is a large number of applications to process but we will do everything possible to meet this target.

It is your responsibility however to ensure that you have enough funds to cover essential expenditure until your application is processed.

If you are in financial hardship you can apply for Discretionary Funding, please contact Anna Swanson on 01847 889310. Anna also processes claims for help towards Childcare.

**Incomplete applications and failure to send appropriate documents will delay processing.**

### Before Sending in Your Application

Please check that the form is fully filled in. Do not leave any section blank. If a section does not apply to you, write 'none' or 'not applicable'

Ensure that you have signed the application and enclosed your original birth certificate, and all other documents required

# Part 2

## Step-by-step guide to completing the Further Education Funding Application Form

Please refer to this part when completing your Further Education Funding Application Form.

Returning the correctly completed form with all the relevant information enclosed and in good time before your course starts, makes your new start at college much easier!

Please note that all rates published are 2009/10 rates and we are currently awaiting the official rates from the Scottish Funding Council.

## Part Two

Please complete the front page of the application form with your name, course, campus you are attending and student id number if known. This will aid the Student Awards Officer in dealing with any queries more efficiently. We apologise if you feel you are completing the same information twice.

- **Please note sections where you are required to submit documentation, only ORIGINAL DOCUMENTS can be accepted, NO Photocopies**

### Section 1 Course Details and Your Personal Details

You are required to complete details of the course you are going to study and personal details such as your full name, address, age, marital status etc.



Please contact the Student Awards Officer if you have queries regarding your residency status.

#### **Documentary Evidence Required:**

- **Birth Certificate or Passport**

**And**

**If you have not been living in Scotland or the UK for the last 3 years you will need to send us your Home Office Letter stating your residency status or your parents/partners Migrant Workers Registration Scheme certificate.**

### Section 2 Your Bank Account Details.

Please provide your bank details. This is required to allow us to pay your award directly into your bank account. All sections must be completed and remember to sign and date it. The bank account must be in **your name**. If you do not give correct details payment of your award will be delayed. If you are not sure about any of these details please confirm with the branch of your bank or building society where you hold the account. Any changes to your bank details should be notified to the Student Awards Officer immediately.

You will need to open an account if you do not already have one.



Please check with your bank/building society that your account can receive BACS payments.

#### **Documentary Evidence Required:**

- **NONE**

### Section 3 Travel

It is your responsibility to inform us of the travel arrangements you need to attend college along with costs etc. If you do not complete this section we will not include a travel award in your Bursary or EMA Award. You must travel by the cheapest method. If you choose not to use the cheapest method we will only pay the cheapest form unless a case is made for alternative travel.

Students with children at childcare facilities may be entitled to travel expenses to take them to the facility and then onwards to college if more than 3 miles. Please give details in this section. See Section Part 1, Section 8 of this information booklet for details on travel arrangements.



**Documentary Evidence Required:**

- **NONE**

### Section 4 Details of your family circumstances

Complete to indicate who you live with and provide their occupation. Parental details not required if you are over the age of 25, claiming self supporting status or living with a partner in an established relationship.



**Documentary Evidence Required:**

- **NONE**

### Section 5 Secondary Education

Complete the details of the last school you attended.



**Documentary Evidence Required:**

- If under 18 years submit a copy of your previous EMA Award and a Bank Statement showing at least one payment into your bank account

### Section 6 Details of Your Previous Financial Support.

If you have received funding for another course studied you are not necessarily eligible for further funding. Therefore it's important to give us as much information as possible to enable a decision to be made by the Senior Management Team if further funding can be awarded. Section 12 in this application is for any Additional Information you want to add to your application and we recommend you use that space for giving this information.



**Documentary Evidence Required:**

- **NONE**

**Section 7** Your Employment History  
Please provide your employment history for the past 7 years. Please list all periods of employment and unemployment. Should you require additional space please continue in Section 12 – Additional Information.



**Documentary Evidence Required:**

- **NONE**

**Section 8** Your Income While on the Course

It is important for us to know of any income you receive while on the course. We do not need to know about earned income from part time work etc but any unearned income such as income from Tax Credits, Maintenance Payments, Trust Funds, Gross Income from Pensions or Benefits etc. Any unearned income over £20.52 per week will be taken into account for your Bursary Assessment.



**Documentary Evidence Required:**

- **Any of the following as appropriate P60, Tax Credit Award Notice (all pages), Benefits letter, Bank Statements**

**Section 9** Determining Your Award

In this section you are given 4 choices as to what category you shall be applying for and this determines the amount of money you are eligible to receive.

You must decide depending on your circumstances, and tick the appropriate boxes.

**Section 9.1 – Educational Maintenance Allowance (EMA)**

If you were born between 25 August 1992 and 28<sup>th</sup> February 1995 you should read this section and tick appropriate boxes. Students are eligible for an EMA Award only if under 18 years at the start date of the course and whose parent's level of income is less than £33,156 (if you have received an EMA Award previously), £20,351 (if you have not received previous EMA Award and are the only child in the household), £22,403 (if you are not the only child in full time education between the age of 0 and 25 years)

If your household income is greater than the above limits then you are not eligible for an EMA Award but may still receive Travel & Study Aids, therefore go directly to Section 13.

If your household income is less than the above limits go to Section 10.



**Documentary Evidence Required:**

**If household income greater than limits:-**

- **Birth Certificate only**

**If household income lower than above limits then no evidence is required for this section.**

## Section 9.2 – Students Entitled to Claim Benefits

Students entitled to claim Benefits may be able to stay on them rather than receive a Bursary Award. You may be eligible for Travel and Study Aids. Please check with the Benefits Agency to ensure this is the best option for you. See Part 1, Section 6 of this booklet for further information.

### Documentary Evidence Required:

- **Proof of your benefits, you can use the benefit certificate on page 23, this can be photocopied if you need more.**

## Section 9.3 – Self Supporting Students

This section requires you to indicate whether or not you wish to be assessed as a self-supporting student. A self supporting student would qualify for the maximum bursary award provided they meet the following conditions which allow for his/her application to be assessed ignoring 'parental income'.

You should tick here only if you are **single** and one of the following applies to you:-

- Are under 25 years of age on the official start date of your course and have supported yourself financially for a period totalling three years.

### Documentary Evidence Required:

- **P60s, Inland Revenue letter, Job Centre print out, proof of other benefits for 3 years.**

**If you are currently receiving benefits we cannot pay you until your benefits have stopped therefore we require evidence of this, please complete Ceased Benefit Declaration on page 25.**

**If you cannot provide full evidence we will need to assess you on your parents' income**

- Are under 25 years of age and caring for a child dependant.

### Documentary Evidence Required:

- **Tax Credit Award Notices (all pages) to prove you are a parent/stepparent/guardian**

- No parent living

### Documentary Evidence Required:

- **Parents Death Certificates**

This Section **does not** apply to you if

- You are classed as married (your application will be assessed on your spouse/partner's income)
- You are single and aged 25 or over on the official start date of your course. (You will automatically be assessed as self-supporting)

**If you cannot provide full evidence we will need to assess you on your parents' income.**

## Section 9.4 – Students 25 years old and over or Classed as Married

Please tick this section if you are 25 year old or over on the official start date of your course or if you are classed as married.

Definition of married as per Scottish Funding Council

*The student is married, in a legally recognised civil partnership, or is living with a partner in an established relationship at the start date of the course.*



### Documentary Evidence Required:

- **Marriage Certificate, Civil Partnership Certificate, a recent Council Tax bill with both names or an official letter that clearly states the couple's names and address.**

## Section 10 Details of Other Children Dependant on You or Your Parent(s).

Please complete as this could reduce any contribution that you are required to make towards your studies by £152 per child and/or student who is dependent on the parent(s) or spouse/partner.

Also if you or your spouse/partner or parents make Maintenance Payments to someone living out with your home the amount will reduce your total Income for assessing your eligibility for Bursary/EMA.



### Documentary Evidence Required:

- **Birth Certificates for each child who is dependent on the parent(s) or Spouse/partner and Tax Credit Award Notice (all pages)**
- **Award letter(s) from appropriate bodies confirming FE Bursary or Student Awards Agency for Scotland support**
- **Documentary evidence of maintenance payments made to children living outwith your home**

## Section 11 Your Parents or Spouse/Partner's Income

This should be completed by your parent(s) or spouse/partner giving details of their income from all sources during the previous tax year. For session 2010/2011 this would be tax year 2009/2010 i.e. 6<sup>th</sup> April 2009 to 5<sup>th</sup> April 2010.

### Documentary Evidence Required:

- **P60(s) dated April 2010, Tax Credit Awards Notice (all pages) 2009/10 & 2010/11, letter from Benefits Agency**
- **If Self Employed form SA302 from the Inland Revenue or Page printed from Online Submission showing Total Taxable Profit and Submission Receipt Reference Number or Certificate of Self Employment form on page 21 of application form completed by your Accountant**
- **If receiving maintenance/Child Support Agency payments either CSA or Solicitors letter or a letter from the estranged parent/partner stating the amount of payments along with a copy of three months bank statements showing the payments.**
- **Bank Interest, Share Dividends or Trust Income Statements**
- **You may use the Certification of Employment/Self Employment Income/Benefits forms on pages 19 to 25 of the application form**

## Section 12 Additional Information

Please use this space if required to add any additional information which you feel is relevant to support your Bursary/EMA Application. This section can also be used as a continuation sheet from any other previous sections.

### Documentary Evidence Required:

- **NONE - Unless you feel a document is relevant to your application**

## Section 13 Student's Declaration

We require the applicant to sign a declaration agreeing to comply with all the conditions set out.

**This declaration must be completed otherwise your application cannot be processed.**

## Section 14 Disclosure of Award Information

The college is legally obliged to disclose information about your award to Government Agencies for the avoidance of fraud. However, once you are 16 year old, we do need your permission to discuss your award and payment of the award with someone other than you or a Government Agency.

If you are willing for this to happen tick “YES” delete parent(s), guardians(s)/Spouse/Partner as appropriate and put the name of the person with whom you wish this information to be shared, if you do not wish this to happen please tick “No”. Then sign and date this section.

## Section 15 Parent/Guardian/Spouse/Partner Declaration

If you are being assessed on household income then the Parent/Guardian/Spouse/Partner must sign and date the form. Failure to obtain a signature here will result in the processing of your application being delayed.

## Section 16

This is a checklist to help ensure that you provide us with all the relevant information to process your application as quickly as possible thus ensuring that you can concentrate on your studies rather than worrying about your funding application. Please read carefully and if you are unsure what documents you need to send please contact the Student Awards Officer.

**Congratulations you have successfully completed the  
Further Education Funding Application**

Completed applications should be returned to:

For students studying at The North Highland College:

**Student Awards Officer  
The North Highland  
College  
Ormlie Road  
Thurso  
Caithness  
KW14 7EE**

For students studying at Argyll College, Lochaber College, Skye & Wester Ross College please return to your local learning centre where the staff will check your application, copy any documents and forward to the Student Awards Officer at the North Highland College

- ❖ Enclose a stamped self-addressed envelope suitable for the return of your documents if sending to The North Highland College. If you wish them to be returned by Recorded Delivery please include the appropriate documentation from the Post Office.
- ❖ When submitting the form, please check the postage. Our applications are large and weigh more with your documents. We recommend that you go to the Post Office to have your sealed application weighed and send it by Recorded Delivery if you wish for security for your documents. Alternatively you can hand in the form to the Student Awards Officer in Thurso.
- ❖ It is strongly recommended that you keep a photocopy of your application and accompanying documents and note the date you post or hand in to us.

### Right of Appeal

If you are refused an award you may request the decision to be reviewed within 14 days of the date of the reject letter. Appeals and Complaints on any aspect of your award should be submitted in writing to Donald MacBeath, Depute Principal, The North Highland College, Ormlie Road, Thurso, Caithness, KW14 7EE. The reason for the appeal should be stated and any relevant evidence enclosed.

## Part Three

### Bursary & Educational Maintenance Allowance Rates

The Further Education Funding Bursary and EMA rates for Session 2010-2011 are set by the Scottish Funding Council and remain unchanged from 2009/2010.

The rates should be used for reference purposes only and may be reduced according to the student's personal circumstances as illustrated in the additional contribution tables.

The information given in these guidelines is intended as a general guide to Further Education Bursary and Education Maintenance Allowance (EMA). It should not be regarded as a statement of the statutory position.

*The information provided is correct at the time of printing (April 2010 but may be subject to change when SFC Policy published).*

#### FE Bursary Rates Payable

Maintenance Allowance for Living Costs	Maximum Rate
Self-supporting students and students aged 25 and over	£89.07 per week
Parentally supported students aged between 18 and 24 years living out of the parental home	£89.07 per week
Parentally supported students aged between 18 and 24 years living in the parental home	£70.48 per week
EMA Away from Home Allowance (for EMA funded students living out of the parental home)	£35.40 per week
Dependant Adult Allowance	£50.77 per week

Travel Allowance	Maximum Rate
Mileage (where public transport is not available or practical and student uses own car)	18.37p per mile

FE Bursary Allowances Allowable Income Before Reduction of Award Rates  
Rates may be subject to change by the Scottish Funding Council.

Reducing the student award: student income	Maximum Rate
Unearned income disregard per week, over the period of support.	£20.52 per week
Earned Income	What you earn will not affect entitlement

Reducing the student award: the Parental Contribution													
<p>Parentally supported students If the income identified is £24,275 or above the parents will be liable to contribute to a student's support.</p> <p>The minimum contribution is £45, then £1 for every £9 above £24,275 up to a threshold of £50,977, where it will change to £1 for every £6.50 to a maximum contribution of £7,998.</p> <p>For example:</p> <table> <thead> <tr> <th>Income</th> <th>Parental Contribution</th> </tr> </thead> <tbody> <tr> <td>Less than £24,275.....</td> <td>£0</td> </tr> <tr> <td>£24,275.....</td> <td>£45</td> </tr> <tr> <td>£31,745.....</td> <td>£875</td> </tr> <tr> <td>£41,735.....</td> <td>£1,985</td> </tr> <tr> <td>£49,664.....</td> <td>£2,866</td> </tr> </tbody> </table>	Income	Parental Contribution	Less than £24,275.....	£0	£24,275.....	£45	£31,745.....	£875	£41,735.....	£1,985	£49,664.....	£2,866	£24,275 per annum
Income	Parental Contribution												
Less than £24,275.....	£0												
£24,275.....	£45												
£31,745.....	£875												
£41,735.....	£1,985												
£49,664.....	£2,866												

Reducing the student award: partner assessment													
<p>If the income identified is £20,643 or above then the partner will be liable to contribute to a student's support.</p> <p>The minimum contribution is £45 and a payment of £1 for every £9 they are above £20,643 up to a threshold of £50,977, where it will change to £1 for every £6.50 up to a maximum contribution of £7998.</p> <p>For example:</p> <table> <thead> <tr> <th>Income</th> <th>Partner Contribution</th> </tr> </thead> <tbody> <tr> <td>Less than £20,643.....</td> <td>£0</td> </tr> <tr> <td>£20,643.....</td> <td>£45</td> </tr> <tr> <td>£27,933.....</td> <td>£855</td> </tr> <tr> <td>£35,538.....</td> <td>£1,700</td> </tr> <tr> <td>£50,568.....</td> <td>£3,370</td> </tr> </tbody> </table>	Income	Partner Contribution	Less than £20,643.....	£0	£20,643.....	£45	£27,933.....	£855	£35,538.....	£1,700	£50,568.....	£3,370	£20,643 per annum
Income	Partner Contribution												
Less than £20,643.....	£0												
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£50,568.....	£3,370												

Per child deduction after assessment	
After the contribution has been assessed, it should be reduced by £152 for each child or student dependent (excl. the student being assessed)	£152 per child

## Examples

Level of family income	18 to 24 years		25 years and self Supporting (max rate £89.07 per week)
	Home (max rate £70.48 per week)	Elsewhere (max rate £89.07 per week)	
£20,000	£70.48 per week	£89.07 per week	£89.07 per week
£22,000	£70.48 per week	£89.07 per week	£84.41 per week
£24,000	£70.48 per week	£89.07 per week	£79.11 per week
£27,000	£62.20 per week	£80.79 per week	£71.18 per week
£30,000	£54.26 per week	£72.85 per week	£63.24 per week
£35,000	£41.04 per week	£59.63 per week	£50.01 per week
£40,000	£27.81 per week	£46.40 per week	£36.79 per week
£50,000	£ 0.00 per week	£19.94 per week	£10.33 per week

## Education Maintenance Allowance (EMA)

Education Maintenance Allowance (EMA) Household Income For Students who have received an EMA Previously (rates may be subject to change)	Rates
£0 – £22,403	£30 per week
£22,404 - £27,465	£20 per week
£27,466 - £33,156	£10 per week
£33,157 and above	£Zero per week
For Students who have <u>NOT</u> previously received an EMA	
£0 - £22,403 (For families with more than one child in full-time education)	£30 per week
£0 - £20,351 (For families with only one child in full-time education)	£30 per week

Education Maintenance Allowance (EMA) Bonus	Rates
February	£150
July	£150