

## Further Education and Training



*This guide explains what Further Education is, and what help is available if you wish to study or train at this level.*

### Eligibility

Generally you do not pay fees for further education courses if you are a Scottish student or mature student from the UK who has lived in Scotland for 3 years or over. EU students who are living in Scotland by the start of their course and who resided in the EU for the 3 years before the start of the course are eligible for fees to be paid. People from EU8 countries also need to be registered with The Workers Registration Scheme. Bursaries are available for Scottish students and may be available for students from the rest of the UK and EU in certain circumstances. Check with the college.

### What is Further Education?

Further education is study undertaken after completing compulsory full time education at the age of 16. It covers academic qualifications such as Standard Grades, Highers and some Access Courses. It also covers vocational courses including SVQs.

**Standard Grades** are at three levels of study – Credit, General and Foundation.

**National Courses** are available at Intermediate 1, Intermediate 2, Higher, and Advanced Higher.

**Access Courses** are entry-level courses for people returning to education after a break or who need basic qualifications.

**SVQs (Scottish Vocational Qualifications)** are available at Stages 1, 2 and 3 at further education level - these usually focus on a particular occupation.

Further education does not include degrees or postgraduate level courses, teaching courses, diplomas of higher education, HND or HNC.

If you are not sure if a course is counted as Further or Higher Education check with the course provider before enrolling.

If you do not want to obtain a formal qualification there are lots of leisure courses available.

### What Financial Help Is Available While Studying

#### Income Support

Income Support (IS) is a means tested benefit that can be claimed by lone parents who have dependant children. (See factsheet 1 for more details) If you are already receiving IS at the start of your course you can continue to receive it, as long as you meet the necessary requirements. If you were working and need to stop in order to study you can make a claim for IS. If you receive IS you will also get Child Tax Credit and Child Benefit for your children. If you are under 20 years old you may also be entitled to the Educational Maintenance Allowance (EMA). Students receiving IS may also get help with traveling expenses, childcare, equipment and books from the college.

#### 2008-2009

#### Income Support Personal Allowances:

Lone Parent under 18 £47.95

Lone Parent 18 or over £60.50

You may be entitled to more money (premiums) under certain circumstances, if you are a carer or have a disability.

#### Maintenance Bursary

Some colleges offer maintenance bursaries to cover living expenses, however these will affect your entitlement to Income Support and possibly Housing Benefit. Always seek advice before accepting a maintenance bursary.

If Jobcentre Plus have assumed you are receiving a Bursary when in fact you are not, ask your College to confirm this in a letter printed on College letterhead and give it to your local Jobcentre Plus.

**June 2008**

**See also our factsheets on:  
Higher Education**

**All fact-sheets are available free to lone parents. Ring 0808 801 0323 for copies or see [www.opfs.org.uk](http://www.opfs.org.uk)**

#### Child Benefit

Anyone with children can claim Child Benefit. Child Benefit for the 1<sup>st</sup> child is £18.80. Child Benefit for subsequent children is £12.55.

If you are sharing the parenting of your child/ren with your ex-partner, you will not be allowed to split the Child Benefit for an individual child.

#### Child Tax Credit (CTC)

If you receive Income Support for yourself the money you get for your children is Child Tax Credit. This is administered by H M Revenue and Customs and can be claimed directly from them or via Jobcentre Plus when making a claim for Income Support. It is also means tested and affects most other income.

Family Element £10.50

“ “ (baby addition) £10.50

(Only 1 per family for the first year)

Child Element (per child) £40.04

Disabled Child Element £48.72

(for child in receipt of DLA)

Severely Disabled

Child Element £19.60

(for child in receipt of DLA highest rate care component)

You calculate your weekly entitlement by adding together one Personal Allowance (IS) and all elements of CTC to which you are entitled and Child Benefit.

#### Educational Maintenance Allowance

The Educational Maintenance Allowance is available to 16-20 year olds who continue in further education after compulsory school leaving age. Payments

are made fortnightly during term time and are dependent on attendance at school. Bonuses are also available. You must be on a full-time course of study of at least 21 hours per week in a recognised school or college of Further Education.

#### **Household Income/EMA Weekly Term Time Payment**

£0 – £21,835 = £30  
£21,836– £26,769 = £20  
£26,770 - £32,316 = £10  
£32,316 > = £0

The EMA is paid directly into your bank account and it does not affect entitlement to other benefits. Application packs are available from schools and colleges.

#### **Housing and Council Tax Benefit**

You may be entitled to these if you are receiving IS or on a low income. Full time students do not have to pay Council Tax.

#### **Free School Meals, Health Benefits etc.**

If you are on Income Support or receiving Child Tax Credit (CTC) while working less than 16hrs/wk and earning less than £15,575 you can claim for free school meals. If you are on Income Support or are pregnant you can get free prescriptions, help with costs of dental treatment, glasses and refund of fares for attending hospital for treatment. Fill in form HC11 from Jobcentre Plus, dentist, optician or hospital. Ask at the local Education Department about school clothing grants and other help. Those receiving CTC/WTC will receive these benefits if their annual income is below £15,050 (2007-08 rate).

#### **What Financial Help Is Available While Training**

If you are participating in a training programme and are receiving payment you may not be entitled to Income Support. You will need to check with the training provider what the payment is ment to cover. Payment for travel expenses, childcare, equipment or the £15 training premium (see NDLP), will not affect IS however payments towards living costs such as food or rent will.

#### **Help With Study and Training From New Deal Lone Parents (NDLP)**

If you are unemployed or working under 16 hours per week you may be entitled to help from NDLP.

**Before** you commit yourself to a course, contact an NDLP advisor as this scheme will be able to support you financially only if they approve your course **prior** to your enrolment.

They may pay expenses for books, childcare, equipment etc. If you are on Income Support and study/train through NDLP you will receive a training premium of £15 per week on top of your benefits, but in order to qualify for the training premium you must choose a course of no longer than one year.

NB. If you get help from NDLP you will not normally be entitled to any help from your course provider.

#### **Help You May Get From Your Course/ Training Provider**

##### **Maintenance Bursary**

See over.

##### **Hardship Funds**

These are sometimes available from course providers for help with books, equipment, travel, childcare etc. Hardship funds are means tested. Check with your course provider to see if you qualify under their Hardship Fund criteria. If you have financial difficulties you should always talk to a Student Financial Adviser before leaving your course.

##### **Paying for Childcare**

You may be able to get help with the cost of childcare whilst you are studying from your course provider. Some colleges have nurseries on site which reserve places for students' children. Fees may vary depending on circumstances. Childcare costs do not affect Income Support. Ask your course provider what assistance is available and if you are eligible. The Government provides five free half days of childcare once your child is three years old. **NB.** If you get help from your course provider you will not get help through NDLP.

#### **Travel Expenses**

You may be entitled to help with paying for travel to college, books and equipment you may need while studying. This help does not affect IS. Ask at your college for details.

#### **General Advice From Student Services**

Colleges usually offer excellent support services to help you. Ask your Student Services department what services they can offer. Students are usually given a handbook with useful information, including contact numbers for help and advice.

#### **Charitable Educational Trust Funds**

Some charities/trusts offer small, one-off grants to people returning to education. These awards can be made for specific items i.e books, travel etc, and are discretionary. Charities/trusts can also specify eligibility criteria such as living in a certain area or studying a specific subject. There should be a copy of *The Educational Grants Directory* available at your library, which lists these trusts, or contact OPFS for a factsheet on EducationTrust Funds.

#### **Useful Contacts**

##### **Careers Scotland**

Tel: 0845 8 502 502

Web: [www.careers-scotland.org.uk](http://www.careers-scotland.org.uk)

Careers information, advice and support for young people, parents and adults.

##### **[www.emascotland.com](http://www.emascotland.com)**

Information about the Educational Maintenance Allowance in Scotland. You can also contact your council Education Department.

##### **Learndirect Scotland**

Free phone helpline: 0808 100 9000

Web: [www.learnirectscotland.com](http://www.learnirectscotland.com)

Information if you want to get into learning but aren't sure where to start.