

What **support** is
available for **Scottish**
lone parents
in further and higher
education in 2004-05?

updated January 2004



SCOTTISH EXECUTIVE

Scottish lone parent students who are either starting their further or higher education in 2004-05, or going into the next year of their course, may be eligible for support. The support available varies depending on the circumstances of the individual and/or the nature of the learning that is being undertaken.

This leaflet describes the support that may be available to lone parent Scottish students studying either a further education course at a college or a higher education course at a college or university.

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The Scottish Executive is committed to widening access to further and higher education to students from all backgrounds.

As well as paying tuition fees for all eligible students we have introduced a system of student support which takes account of the financial difficulties faced by students who have parental responsibilities. We aim to make it easier for students to meet the childcare costs that may prevent them from taking that vital step to jobs and better incomes.

You should read this leaflet if you are a lone parent who is about to do either a full- or part-time course in further education or a full- or part-time course in higher education.

This leaflet gives some details of financial support you may be eligible for and tells you who you should contact.

For more information, please see our leaflets 'What support is available for part-time Scottish students in higher education 2004-05?', 'What support is available for young Scottish students in higher education in 2004-05?' and 'What support is available for mature Scottish students in higher education in 2004-05?'

These are available from the Student Awards Agency for Scotland (SAAS), your college, university or Career Advisory Service. Contact details can be found on page 20 of this leaflet.

[For more information on further education student support, please contact your college.](#)

WHO IS ELIGIBLE FOR SUPPORT FROM THE SCOTTISH EXECUTIVE?

To be eligible to apply for support you must meet the residence conditions. You therefore must have been 'ordinarily resident' in the United Kingdom, the Channel Islands or the Isle of Man for three years immediately before the first day of the academic year of your course (relevant date).

WHAT DOES 'ORDINARILY RESIDENT' IN SCOTLAND MEAN?

If you are not a UK national you must also have settled in the UK (as set out in the Immigration Act 1971) on the relevant date. If you were living outside the UK only because you or your family were temporarily employed abroad, you may be treated as if your ordinary residence in the UK and Islands had not been interrupted.

You may not be treated as being 'ordinarily resident' in Scotland if your main purpose in coming here has been to study and that you would have otherwise been living somewhere else.

You must also be 'ordinarily resident' in Scotland on the following dates for Higher Education:

1 August 2004 for courses that start between 1 August 2004 and 31 December 2004.

1 January 2005 for courses that start between 1 January 2005 and 31 March 2005.

1 April 2005 for courses that start between 1 April 2005 and 30 June 2005.

1 July 2005 for courses that start between 1 July 2005 and 31 July 2005.

You must be 'ordinarily resident' in Scotland on the first day of your course for Further Education.

The residence eligibility conditions are complicated. Further education students should contact the college that you have chosen to study at if you are in any doubt about your residence status. Higher education students should contact SAAS.

WHAT SUPPORT IS AVAILABLE FOR STUDENTS?

Further Education**Fees**

Tuition fees for all eligible full-time students in further education will be paid for under the fee waiver policy.

Part-time students who are in receipt of certain income or disability-related benefits may get tuition fees paid for through the fee waiver scheme. You should contact the college you plan to attend immediately to discuss what you may be eligible for.

Living costs

Full-time students in colleges can apply for a non-repayable bursary, which can include a maintenance allowance. You must meet certain residence criteria, and the amount you get depends on your household income.

Childcare support

Childcare support is available through FE colleges to help students meet study-related childcare needs. The priority groups are part-time students, mature students and lone parents, but not to the exclusion of full-time students.

Travel expense allowance

Travel expenses incurred in attending an approved course of study may be paid as part of the bursary in accordance with the rates and eligibility criteria determined by the college.

Study expense allowance

A college may include within the assessment of the bursary award an allowance for expenses incurred in undertaking the course the student is attending.

Dependants' allowance

You may be eligible to apply for this allowance of £44.90 per week if you have a financial, care or legal responsibility for a child or adult.

You should contact your chosen college to discuss full details of your eligibility.

Financial support from other sources

New deal for lone parents

If you are a lone parent and currently receive income support you might be interested in the New Deal for Lone Parents (NDLP). This is a UK Government scheme which works by inviting lone parents to meet a Personal Advisor. Support and advice is available to:

- Get into full-time training or education
- Get help with childcare provision
- Find work

If you attend a course lasting one year or less (up to SVQ level 3) which is approved by your Personal Advisor, then help with childcare costs is available.

[For further information on NDLP you should contact your local Jobcentre.](#)

Benefits

As a lone parent on a further education course you should be able to retain any benefits you receive. Additional assistance you receive for travel and study expenses should not affect your benefits (see pages 12 and 13).

Tax credits

Students and their families could be entitled to more money through tax credits. Child Tax Credit takes the place of Dependants' Grant for dependent children. Students with children are entitled to claim the new Child Tax Credit which, for the first time, will be paid to those who are responsible for at least one child, whether or not they are in paid work. Students who are receiving the maximum amount of Child Tax Credit are entitled to free school meals for their children (please contact your Local Education Authority for more details on how to apply for free school meals).

Students who work more than 16 hours a week could also be eligible for Working Tax Credit, which is designed to make work pay for those on lower incomes. Extra help is also available to those who are disabled or who are caring for disabled children.

How much help you get depends on your circumstances. To find out more, visit www.inlandrevenue.gov.uk/taxcredits (the website allows you to check how much you could get, and to claim it online there and then) or call the response line on 0800 500 222. For more information about how tax affects students, check www.inlandrevenue.gov.uk/students.

You can also drop into your local Inland Revenue Enquiry Centre (listed under Inland Revenue in the telephone directory).

Hardship

The Hardship Funds are distributed to colleges for them to pass on to students who face particular financial difficulties.

Further Education

Students with disabilities

The Special Educational Needs Allowance gives additional travel and study help on top of other grants received by students with disabilities.

How do I apply for a bursary?

Application forms and guidance notes will be available from your college.

How soon will I get my bursary?

The earliest bursary payment dates are likely to be during the autumn term but your college will be able to tell you when you can expect your claim to be processed.

How soon will I receive help with my living expenses?

You should be aware that the regularity of your payment varies from weekly, fortnightly or monthly depending on which institution you attend. Full-time and part-time students should contact the bursary officer at the institution of your choice to discuss when you may receive your payment.

If you would like to find out more about who your bursary officer is contact the Scottish Executive on 0141-242 0112. Alternatively you can contact SFEFC at 0141-313 6500 or e-mail info@sfc.ac.uk

WHAT SUPPORT IS AVAILABLE FOR STUDENTS?

Higher Education**Fees**

The Scottish Executive has abolished tuition fees for all eligible students studying in Scotland.

SAAS will pay the tuition fees for all eligible full-time Scottish and other EU students studying at a publicly-funded institution in Scotland. The level of your family income does not matter. This payment will be at the standard rate (£1,150 in 2004-2005).

You should still apply to SAAS for payment of tuition fees even if you are not applying for any other means of support.

Part time

As a lone parent on a part-time higher education course, you may be able to retain your benefits entitlement. You may also be eligible for an income-related loan of up to £500 to help with course-related costs and/or access to hardship funds and the Disabled Students Allowance (DSA). Both the loan and DSA require that the student be studying at least 50% of a full-time equivalent course.

Part-time HNC/HND and degree students on a low income who are studying at higher education institutions are also eligible to apply for a fee waiver.

To be eligible to apply for this support you must satisfy certain specific criteria. Full details can be obtained from SAAS.

Living costs

Support for living costs for students studying in Scotland will mainly be through an income-assessed loan. Some students may be eligible to get a bursary if your parents' income is less than £27,900.

Supplementary Grants

The following grants are available to eligible Scottish students studying in the UK. You should claim supplementary grants when you are completing your application to SAAS.

The first payment of these is usually made on the first day of your course each year. If this would cause you hardship, you may be able to claim certain supplementary grants earlier.

Lone Parent's Grant

There are special provisions for widowed, divorced, separated or single students bringing up children. If you have at least one dependent child, you can claim an additional grant of £1,150 or additional disregards of income.

Lone Parent's Childcare Grant

If you receive the Lone Parent's Grant you can get extra help with your formal childcare costs. Formal childcare includes childminders, after school clubs and providers of day care and education. If your children are aged 8 or under, the childcare provider must be registered with the local authority. You apply to SAAS for up to £1,075 per year to help pay for these costs at the same time as you apply for your other support.

Young Students' Bursary

Young students studying full-time in Scotland may be eligible for a non-repayable grant. It is paid instead of part of your loan, so it reduces the amount you need to take out as a loan.

Students with disabilities

If you need a major item of specialist equipment, non-medical personal help, or certain other course-related costs because of your disability to be able to attend your course, you may claim this extra help.

The Disabled Students' Allowance (DSA) is not means tested and you should contact SAAS for further advice. Application forms are available from your college, university or SAAS.

Dependants' Grant

You may claim this grant for your husband or wife if they are legally and financially dependant on you.

If your dependants have any income this may affect your entitlement of this grant. If you get married after the start of your course, you can claim a Dependants' Grant for your spouse, but you cannot claim a Dependants' Grant if your spouse is already an award holder.

Vacation Grant for Care Leavers

Students who were previously in care immediately before starting their course may be eligible for a grant of up to £100 to help with accommodation costs in the summer.

Travel Expenses

You may claim travelling expenses if you have travel costs that are necessary in connection with your course. There is a maximum amount payable to eligible students.

SAAS will only allow the most economical fares for the type of transport you use. If the cheapest fares are offered under the Student Railcard or Bus Pass Schemes, claims will be reimbursed at the cheapest rate plus the cost of the Student Railcard or Bus Pass.

Travelling expense claim forms (Form AB4) are supplied to institutions in December each year and can be downloaded from the SAAS website. Completed forms should be sent to SAAS as soon as possible after the end of the first term.

Travelling expenses are normally paid directly into your bank account within 28 days of the completed form being received by SAAS, but special arrangements can be made to pay them earlier if you are in particular hardship. Please contact SAAS for further details.

FINANCIAL SUPPORT FROM OTHER SOURCES

Higher Education Students only

Mature Students' Bursary Fund

If you are classed as independent, you may be able to apply to your college or university for a discretionary Mature Students' Bursary to help meet your additional living costs such as formal childcare, excess travel costs to your childcare facilities and housing.

Hardship Funds

Students who are experiencing particular financial difficulty can apply for assistance from their institution's Hardship Funds.

The Scottish Executive provides these funds, but individual colleges and universities administer them. They are specifically targeted to help students who have financial difficulties that might prevent them gaining access to further or higher education, or continuing their course. Colleges and universities have discretion to provide payments to students who are moving from the benefit system to take a course.

You must have taken out your full loan entitlement before you can receive this help.

FURTHER SUPPORT AVAILABLE

Benefits

Jobcentre Plus assesses students' entitlement to income-related benefits.

Full-time students are generally not eligible to claim benefits, but full-time students with dependants and students with disabilities may be eligible in certain circumstances. It is important to discuss this with your college or university student adviser as well as the local Jobcentre Plus office.

Generally, the Jobcentre Plus will disregard payments you receive that are for a specific purpose. The Mature Students Bursary should not affect your benefits entitlement if it is for specific purposes such as childcare or housing costs (unless you are already receiving housing benefit). Your college or university will complete a form when giving you your bursary that you can present at the Jobcentre Plus when claiming benefit. In the same way, entitlement to the school meals grant should not affect your benefit.

The first £10 a week of your student loan will not be taken into account, but the amount of loan entitlement over £10 a week will directly reduce your benefit £ for £. This loan entitlement will be taken into account even if you have not taken out a loan. This is because it forms part of the resources available to you.

For higher education students, any payments in addition to the loan which are intended for everyday living costs will be taken into account when calculating benefits. If you receive such payments then £20 per week of the payment is disregarded, although this amount is reduced to £10 if the £10 student loan disregard is also applicable.

You can find more details about your benefit entitlements from your local Jobcentre Plus office, your college or university, or the National Union of Students.

Tax credits

Students and their families could be entitled to more money through the new tax credits. **Child Tax Credit** takes the place of Dependents' Grant for dependent children. Students with children are entitled to claim the new Child Tax Credit which, for the first time, will be paid to those who are responsible for at least one child, whether or not they are in paid work. Students who are receiving the maximum amount of Child Tax Credit are entitled to free school meals for their children (please contact your Local Education Authority for more details on how to apply for free school meals).

Students who work more than 16 hours a week could also be eligible for Working Tax Credit, which is designed to make work pay for those on lower incomes. Extra help is also available to those who are disabled or who are caring for disabled children.

How much help you get depends on your circumstances. To find out more, visit www.inlandrevenue.gov.uk/taxcredits (the website allows you to check how much you could get, and claim it online there and then) or call the response line on 0800 500 222. For more information about how tax affects students, check www.inlandrevenue.gov.uk/students. You can also drop into your local Inland Revenue Enquiry Centre (listed under Inland Revenue in the telephone directory).

WHAT IS AN INCOME ASSESSMENT?

All support for living costs for higher education except Disabled Students' Allowance, is income assessed. This means that your financial and personal circumstances are taken into account before a decision is made about the support you will receive. Parental income is not a factor in assessing mature students, but your own 'unearned income' will be taken into account.

WILL MY STUDENT SUPPORT BE REDUCED IF I HAVE ANY INCOME?

Every student who applies for assistance is required to make a formal declaration of his or her total income from all sources during the academic year.

Income earned by working during the year will not affect your student support entitlement. It does not matter how much you earn or whether you work during term-time or the vacations. Unearned income in excess of specified limits will reduce your entitlement on a £ for £ basis.

RETURNING TO STUDY AFTER ILLNESS OR CARING

Students who are absent from their studies because of illness or caring responsibilities can continue to receive support through SAAS. After recovering or ending your caring responsibilities, if you have to wait until the start of the next academic year to re-join your course, you will be entitled to claim Job Seekers Allowance.

HOW DO I APPLY FOR SUPPORT?

Application forms and the booklet 'Student Support in Scotland: A Guide for Student Support 2004-05' will be available from your college, university or SAAS from Easter 2004.

Once you have completed the application form and sent it to SAAS, your entitlement to a bursary and loan will be assessed and electronically forwarded to the Student Loans Company (SLC), who will issue your loan payment.

You must provide:

- the sort code and account number of your bank or building society account;
- your UK National Insurance number;
- your most recent student loan account number (if applicable);
- the names and addresses of two contacts.

The people named will not be asked to act as guarantors for any loans, but they may be asked to provide your current address if the SLC loses touch with you.

HOW SOON WILL I GET MY PAYMENT?

Loans

At present, the first instalment of your loan will be paid by cheque through your university or college. After that, it will be paid by direct transfer into your bank account.

The earliest loan payment date will be the first day of your course, but this will depend on when you apply to SAAS. All payments will then be paid each term.

SAAS will aim to process all fully completed application forms that are accompanied by the necessary supporting documentation and issue a letter of award within 28 calendar days of receipt.

Supplementary Grants

Supplementary grants are paid in three instalments. The vast majority of HE courses commence in the autumn and the three instalments cover the period:

- The first instalment covers the period 1 August (start of the academic year) to the end of the first term. The payment is sent to the institution for collection on the first day of term. Students should contact SAAS to apply for advances of Dependants Grant, Lone Parents Grant, School Meals Grant and Additional Childcare Grant. These advances cover the period from 1 August to the first day of term and would be sent as cheques to the student's home address.
- The second instalment covers the whole of the second term and will be credited to the student's bank account on the first day of the second term.
- The third instalment covers the period from the start of the third term until 31 July (end of academic year) and will be credited to the students account on the first day of the third term.

Disabled Students' Allowance is not made up of instalments and can be made at any point during the course depending on the cost incurred. Payments can be made to the student's bank account, home or third party.

N.B. If you have received an advance payment on the grounds of hardship but then fail to start the course, SAAS will seek repayment of the amount overpaid.

WHEN DO I START REPAYING THE LOAN?

You will not be liable to start repaying your loan until the April after you have completed or left your course.

You will not have to repay anything if your income is £10,000 or less and your loan will be cancelled when you reach 65 or if you die. The amount that you will repay will be linked to your income. You will be expected to repay 9% of your annual income over the £10,000 threshold level. This repayment will not be over a fixed period, but the level of repayments will rise and fall in line with your income. Examples of repayments are detailed below.

Your annual gross income	Marginal income over £10,000	Annual repayments (9%)	Monthly repayments	Weekly repayments
£10,000	NIL	NIL	NIL	NIL
£12,000	£2,000	£180	£15.00	£3.46
£17,000	£7,000	£630	£52.50	£12.12
£20,000	£10,000	£900	£75.00	£17.31
£25,000	£15,000	£1,350	£112.50	£25.96

About the rates used in this leaflet

The loan rates here are the rates for 2004-05.

More detailed information about the amounts of loan in 2004-05 is available in the SAAS booklet 'SAS4'. This is available from your university, college, Career Advisory Service or SAAS.

It is also available on the SAAS website at www.saas.gov.uk

HOW DO I REPAY MY LOAN?

SLC will work with the Inland Revenue to collect repayments. They will be deducted at source by your employer and shown on your pay statement. Repayments will be collected from self-employed people through the Inland Revenue self-assessment system. SLC will make alternative arrangements to collect repayments direct from borrowers who are outside the UK tax system.

Student loans do not attract the same rates of interest that you would be charged if you were to take out a loan from a bank or building society. Interest on the amount of student loan owed will be linked to inflation – in line with the Retail Price Index (RPI) – so the value of the loan when you pay it back will be broadly the same in real terms as when you borrowed it.

CAN I REPAY MY LOAN EARLY?

You can pay off your loan more quickly by making extra repayments direct to SLC. This can include making payments before your start date, or if you earn £10,000 a year or less. The standard deductions will continue to be made through the tax system, as appropriate. SLC will tell you how to do this.

WHAT IS THE GRADUATE ENDOWMENT?

The Graduate Endowment is a fixed amount that some graduates will be liable to pay, after they have completed their degree. The Graduate Endowment is provided for by the Education (Graduate Endowment and Student Support) (Scotland) Act 2001. The funds raised will be used to provide student support, including bursaries, for future generations of students.

WILL I HAVE TO PAY THE GRADUATE ENDOWMENT?

Some graduates will be liable to pay the Graduate Endowment. There are some graduates who will be exempt from paying this. The exemptions include:

- HNC/HND students;
- disabled students who receive Disabled Students' Allowance;
- lone parents who receive Lone Parents' Grant;
- students taking a degree course in nursing or midwifery or any degree course that attracts a Health Department bursary each year. The relevant courses are dental hygiene; chiropody; dietetics; orthoptics; radiography language therapy; nursing; dental therapy; podiatry; occupational therapy; physiotherapy; speech therapy; prosthetics and orthoptics; midwifery; or
- study for your degree at an institution outside Scotland;
- part-time students;
- distance learners.

IF YOU NEED FURTHER INFORMATION

You must apply for your fee, loan and supplementary grants through SAAS. If you have any questions about your eligibility or about payment of fees and supplementary grants, please contact SAAS on 0845-111 1711 or e-mail saas.geu@scotland.gsi.gov.uk

SLC administers the payments of loans and is responsible for keeping details of your account, adding interest (inflation linked), sending you an annual statement and answering questions about your loan. If you have any questions about your individual loan account, please write to SLC, 100 Bothwell Street, Glasgow G2 7JD or Freephone 0800 405010.

You must apply for your bursary through your college or university. Your college or university will also administer the payment of bursaries and deal with any problems. Likely sources of help are Welfare Offices, Advisory and Counselling Services, Student Finance Offices and Students' Unions.

USEFUL ADDRESSES

Student Awards Agency for
Scotland (SAAS)
Gyleview House
3 Redheughs Rigg
EDINBURGH EH12 9HH
0845 111 1711

Scottish Executive
Funding for Learners
Europa Building
1st Floor
450 Argyle Street
GLASGOW G2 8LG
0141-242 0112

Students Loans Company
(SLC)
100 Bothwell Street
GLASGOW G2 7JD
Freephone 0800 405010

Inland Revenue
Tax Credit Information Line
0845 300 3900
www.inlandrevenue.gov.uk/taxcredits



Learndirect scotland

If you want to get into learning but are not sure where to start, contact *learndirect scotland* on their Freephone helpline number 0808 100 9000. One of their advisers can help you choose from thousands of learning opportunities offered by learning centres, colleges and universities in Scotland. Alternatively browse around for ideas on their website at **www.learndirectscotland.com** or write to:

SUFI, 1st Floor, Alhambra House, 45 Waterloo Street, GLASGOW G2 6HS

The information in this leaflet is also available on the Executive's website **www.fundingforlearners.co.uk**
Please e-mail any comments or questions you have via the website's e-mail address **studentsupport@scotland.gov.uk**