



We have tried to keep the information on your award letter as simple as possible. This Factsheet will explain how your award has been calculated and how your payments are made up.

The Award Letter

You will receive an award or reject letter for each fund you have applied for when we have received all necessary documents and assessed your eligibility. If given an award, each letter will give you amounts payable to you (or for you if being paid to another person on your behalf e.g. a childcare provider) and the dates the payments will be made.

If you are refused an award the letter will tell you the reason why you are not receiving an award. It will also tell you if you have the right to appeal and how to submit an appeal.

Course Details

The letter will tell you the course which you have been assessed for funding, and the start and end date of the funding. The award is valid for that course only and between the given dates. The dates are normally the first day of the course (or later if you have indicated you will be starting late) and the last day of the course.

Award Allowances Available For Your Circumstances

Each fund is made up of certain allowances and there is a maximum for each allowance. The amounts in this section of the award letter state what you are being offered under each fund allowance.

Travel Expenses - Student Loan

From 2011-2012, support for travel costs will be included within the student loan. It also means that there will no longer be a separate travel reimbursement application process and that you will know the total level of funds available to you for living costs and travel at the start of the course and you are expected to budget accordingly to cover travel.

ALLOWANCES ALLOCATED FROM ALL FUNDS ARE PAID FOR TERM WEEKS ONLY. NO PAYMENTS WILL BE MADE FOR HOLIDAY WEEKS.

Terms and Conditions of Award

When you accept an offer of a Childcare Fund and/or Hardship Fund you are also agreeing to the Terms & Conditions of the award. If you fail to keep to any of these Conditions, payment of your Award may be cancelled and any over-payment will have to be repaid to the College. The Terms & Conditions state that you will:

- Maintain an acceptable standard of attendance and participation on the course for academic progression.
- Advise the Student Finance Section should you withdraw or transfer from this course
- Submit Absence notification for all absences of up to five days and submit Medical Certificates for absences exceeding 5 days per the college Absence Reporting Procedure
- Adopt a code of conduct which complies with all College Rules, Regulations, Policies and Procedures

For a copy of the full Terms & Conditions of Award, contact the Student Finance Section on the number or e-mail address below or logon to www.moray.ac.uk.

Payment of Award

Your award will be paid by BACs transfers and paid into the account that you told us about on your application.

Each fund has specific payment dates and it is **your responsibility to ensure you have sufficient funds to support you until these are payable to you**. If you have any concerns about whether you are receiving your full entitlement to this or any fund, please contact a Student Funding Adviser.

Hardship Funds are paid two weeks in arrears and two weeks in advance dependant on the attendance criteria mentioned above.

Childcare Funds are paid in arrears.

Appeals

If you are not satisfied with the outcome of your application, you have the right to appeal. Appeals should be made in writing and addressed to the Student Finance Officer. Your appeal should be lodged within 14 days and clearly state the grounds on which you wish to appeal.

FUND ALLOWANCES EXPLAINED

HIGHER EDUCATION DISCRETIONARY FUND ALLOWANCES

Accommodation Costs

If you are a single independent student with no access to support from Housing Benefit or earnings, you may be awarded Discretionary Funds to assist with the cost of accommodation. This is payable for term time only.

Emergency Support

You may be considered for assistance from Discretionary Funds if you experience financial hardship due to unforeseen circumstances which are out with your ability to manage. In these circumstances you must submit a request to the Student Finance Section in writing.

HIGHER EDUCATION CHILDCARE FUND ALLOWANCE

This award is for the registered formal childcare provider detailed in your application. Payment of the award is dependent on you submitting Childcare Expense Claim Forms to the Student Finance Section as detailed in the award letter (except for Moray College Nursery where payment will be made by an internal college transfer of funds). **Childcare Funds are payable for the term weeks of your course only, no payments will be made for either College holidays or closure days.** We recommend you check with your childcare provider whether they will charge you for weeks you do not attend College. Term weeks where the schools have holidays or in-service will be covered by your award but notification of the additional costs will be required in advance. This award has been based on the information you supplied on your application **and it may not cover your childcare costs in full**. If this is the case, it is your responsibility to cover the remainder of the costs or submit full and detailed Income & Expenditure details for the award to be reconsidered.

Childcare Expense Claim Forms will be available from the Reception desks at the Main College Campus and Technology Centre.

More Information

If you have any questions regarding the calculation of an award or any other financial support available, please do not hesitate to contact a Student Funding Adviser.

Telephone 01343 576265

E mail Student.Finance@moray.uhi.ac.uk

Website www.moray.ac.uk/moray-college/how/fees-money-support.php