



**Information on Eligibility and How to Complete  
the Further Education Funding Application  
2009 - 2010**



## Introduction

This step-by-step guide has been prepared to provide information to students and to the parents of prospective students who intend to apply for a Further Education Bursary, Education Maintenance Allowance (EMA), Childcare Funds and or Hardship Funds (for assistance with Accommodation costs).

This guide should be read thoroughly before or during completion of the application form. It is acknowledged that the circumstances of applicants and their parents will vary and, while every effort has been made to provide as comprehensive a range of information as possible, certain matters may not have been addressed. Accordingly, if the answer to a query is not given, contact should be made with the Student Funding staff at the following address:

The Student Finance Section  
Moray College  
Moray Street  
Elgin  
IV30 1JJ

Telephone: 01343 576265  
Email [Student.Finance@moray.uhi.ac.uk](mailto:Student.Finance@moray.uhi.ac.uk)



**The information given in these guidelines is intended as a general guide to Further Education Bursary, Education Maintenance Allowance (EMA), Childcare Funds and or Hardship Funds (for assistance with Accommodation costs) administered by Moray College and should not be regarded as a statement of the statutory position.**

*The information provided is correct at the time of printing (April 2009).*

# Important Points

## What you need to do:

- Read this guide and notes carefully before you fill in your application.
- Give us all the details and documents we ask for. If you do not fill in the form correctly we may not be able to process your application.
- Make sure that the form is signed and dated when asked.
- Return the application to the Student Finance Section by the date indicated on the front of your application. If you do not return the form to us by the due date this may delay the processing of your application, payment of your money and, if you are applying for an Education Maintenance Allowance, will have an effect on the date we can consider you for support from.
- You must tell us if there is any change in your circumstances as this may have an effect on any award offered to you.
- If you find it difficult to fill in the form or to provide any of the documents we ask for, do your best. Tell us what you can and provide all the documents you have. If you cannot fill in the application because of a physical, learning, mental or communication impairment and there is no one who can fill in the application for you please contact the Student Finance Section for assistance.

## What we will do:

- We will acknowledge all postal applications within 5 working days of receiving them. Please contact us if you do not receive an acknowledgement letter.
- We aim to process correctly filled in applications within 20 working days.
- We will deal with any complaint within 7 working days from receipt.
- Treat all information provided in absolute confidence and such information will be used solely for the purpose of conducting an assessment of the application, unless otherwise specified and authorised by the applicant.



### **Please note that payment of your award(s) will be as follows**

|                  |  |
|------------------|--|
| <b>EMA</b>       | <b>2 weeks in arrears</b>                        |
| <b>Bursary</b>   | <b>2 weeks in arrears and 2 weeks in advance</b> |
| <b>Hardship</b>  | <b>2 weeks in arrears and 2 weeks in advance</b> |
| <b>Childcare</b> | <b>Payment will be in arrears</b>                |

**Actual payment dates and amounts will be notified to you in your Award Letter.**

**Please ensure that you have sufficient funds to support yourself prior to receiving your first payment.**

## **Data Protection Act 1998**

We will use the information you give on this form to process your application for support. We have a duty to protect the public funds we handle and we may use the information you have given to prevent and detect fraud and may be used by the Scottish Further Education Funding Council and other colleges for audit and monitoring purposes.

## Before Sending in Your Application



Have you fully completed and signed the application and enclosed your original birth certificate, and all other documents required?

*[As stated in each section and on pages 1 - 2]*

**Please enclose an A4 stamped self-addressed envelope for the return of your documents.**

### Where To Send Your Completed Application:

The Student Finance Section  
Moray College  
Moray Street  
Elgin  
IV30 1JJ

When submitting the form, please check the postage. Our applications are large and may 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 of your documents. Alternatively you can hand in the form to the Student Finance Section in the main College campus (open throughout the summer holidays).

If you wish to submit your application in person, please visit the Student Finance Section between **11am and 2pm**, where you will be able to speak with Student Finance staff. Outwith these hours, you may give your application to staff in "The Space", who will then ensure that it is passed to Student Finance on your behalf.

### Contacting Us

If you would like to talk to us in person, please come into the Student Finance Section between **11am and 2pm**, or telephone 01343 576214.

Additionally you can e-mail: [Student.Finance@moray.uhi.ac.uk](mailto:Student.Finance@moray.uhi.ac.uk)

### Closing Dates

Bursary Applications received by the Student Finance Section **after these dates may not be considered** for funding:

- 2nd October 2009** - for courses starting in August/September 2009
- 5th March 2010** - for courses starting in January 2010

### EMA Applications

Students applying for August/September start courses **will not** have payments backdated to the start of the course **if the application is received more than six weeks** after they start the course.

### 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. Please submit the appeal in writing to the Student Finance Officer. The reason for the appeal should be stated and any relevant evidence enclosed.

If the Student Finance Officer then decides not to overturn the decision a further appeal can be made to the Assistant Principal, Student Services and this decision is final.

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

These notes are to help you fill in your application, but should you need more information or assistance please contact the **Student Finance Section, telephone 01343 576265**



**Please note: areas where you are required to submit documentation, only original documents can be accepted.**

**PHOTOCOPIES OF ORIGINALS ARE UNACCEPTABLE.**

## Part 1 – Course Details and Your Personal Details

**Section 1** Requires you to give details of the course you are going to study for the coming session and when you are going to start your course if out with the normal start date.

### *Eligible Course*

*Bursary support may be available for a course or programme of study, full time or part-time, which leads to an approved recognised qualification up to but not including Higher National Certificate. Usually such courses are validated by the Scottish Qualifications Authority.*

Requires you to provide all your personal details such as your name, address, age, marital status etc.

### *Residency*

*In order to fulfil the Statutory Regulations relating to residence, a prospective bursary student must be "ordinarily resident in Scotland on the first day of the first academic year of the course" and "been ordinarily resident in the United Kingdom and Islands for 3 years preceding the first day of the first academic year of the course".*

For EMA applications a student should 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.

Students who have been granted indefinite leave to enter or remain are also able to apply provided they have been ordinarily resident in the UK and Islands throughout the immediately preceding three years.

If the applicant is resident in Scotland or the British Isles solely for the purpose, or as a result, of undertaking a course of study, he/she would not fulfil the above residential conditions.

Special conditions apply in the case of members of HM Forces, refugees and EU workers or the children of such persons and information in this respect may be obtained from the Student Funding Section.

### **Documentation required to be provided with this section:**

Confirmation of your date of birth i.e. birth certificate or passport

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

**Section 2      Your Bank Account Details**

Requires you to provide confirmation of your bank account 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. If any are left incomplete we will have to return the application to you and this will delay the payment of your Bursary/EMA. 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 Finance Section immediately.

**Please make sure your bank account can accept BACS payments.**

**Section 3      Travel Arrangements**

Requires you to provide details of your travel arrangements to and from college and your method of transport i.e. car, bus etc. If you have to take your children to childcare you may include this transport information in this section.

**No documentation is required to be provided with this section.**

## Part 2 – Student Funding Application

Part 2 consists of the Education Maintenance Allowance (EMA) Application and the Bursary Application

If you were born between 28th August 1991 and 28th February 1994 you should complete only **Section 1 - EMA Application**. If you do not meet the criteria for Section 1, please completed **Section 2 - Bursary Application**.

### Section 1 - EMA Application

**Section 1.1** The offer of an EMA Award applies only in the case of a student **18 years or under** at the start of the course whose parent's level of income would be **less than £33,157\***. If this is the case answer **all** questions in this section.

**You will also need to provide evidence of the family income.**

If parental income is **greater than £33,157\*** tick the box and go directly to **Section 1.7 to 1.9** (pages 19 & 20) and sign the declarations.

*\* rate subject to approval by the Scottish Parliament in May 2009*

**The only documentation needed is the applicants Birth Certificate**

### Section 1.2 Details of your family circumstances

Requires you to indicate who you live with and provide their occupation.

#### *Definition of Parent*

*Parent is defined as natural parent, step-parent, adoptive parent or guardian and foster parent. This also includes partners where a parent is co-habiting or in a civil partnership.*

#### **Documentation required to be provided with this section:**

If the parents/guardians total income is less than £33,157\* please provide the Tax Credit Award Notice 2009/10 (all pages) where applicable, P60s, SA302, proof of pensions, proof of benefits to 05 April 2009.

*\* rate subject to approval by the Scottish Parliament in May 2009*

*Benefit, Employment and self employment certificates are at the back of application (pages 22 to 25). You can photocopy these if more than one is required.*

### Section 1.3 Secondary Education

The school you last attended and leaving date. The leaving date will determine if you are eligible for the allowance in August/September 2009 or January 2010

### Section 1.4 Additional Information

Please use this to give us any information that you may feel shall be helpful for us to know.

### Section 1.5 Hardship Fund: Accommodation Support

This is a small fund, mainly to assist with the cost of accommodation for single independent applicants who cannot access education without assistance. This fund is paid for study and short holiday weeks

### *Accommodation Costs*

*To assist with the cost of rent or mortgage payments for students under 19 years of age where support is not available through Housing Benefit. The maximum award is £30.00 per week. We look at your income before we apply our entitlement criteria.*

#### **Documentation required:**

Rent Agreement/Mortgage statement **and** Council Tax statement

### **Section 1.6 Childcare Fund: Registered/Formal Child Care Cost Assistance**

This fund is aimed at assisting with the cost of childcare for applicants who cannot access education without assistance (those on low income). Priority for support is given to lone parents, part time students and mature students. You may be required to complete an Income & Expenditure declaration. Childcare funds are paid for term weeks only.

#### *Childcare Award*

*To assist with the cost of childcare provided by formal or registered childcare providers, where support is not available through Child Tax Credits.*

#### **Documentation required:**

If you want assistance with the cost of childcare, you will need to provide a copy of your childcare contract showing your childcare provider's Care Commission registration number or complete the form on page 25.

*If you are not successful in receiving an award for your childcare and you have placed your child in either the College Nursery or with another provider, YOU are responsible for the cost and NOT Moray College.*

### **Section 1.7 Students Declaration**

Requires 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 1.8 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 years 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 to allow this to happen tick "**Yes**" 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 circle "**No**".

### **Section 1.9 Parent/Guardian/Spouse/Partner Declaration**

The declaration **must be** signed by the Parent/Guardian/Spouse/Partner if Household Income Details have been submitted.

### **Section 1.10 Checklist – EMA Students**

This is a checklist to allow you to make sure that you have all the documentation to send with application as incomplete forms cause delays in processing and payment of the award.

## **Section 2 - The Bursary Application**

A student will be considered for Bursary support normally only for the period required to complete a course or programme of study at non-advanced level leading to a recognised qualification. Many courses allow for recognised qualifications to be gained after one year and Bursary support in these cases will be limited to one year.

In determining whether or not an applicant will qualify for Bursary support, the College will take account of any previous studies undertaken since leaving school. This means that a student may not be eligible for the award of a Bursary if it is considered he/she has already had full entitlement to funding. Funding beyond the normal period of a course may be agreed in the case of a student with a "learning difficulty" subject to full details being provided to the College.

### **Section 2.1 Details of Parents/Spouse/Partner**

Requires you to give the details of who you live with. In the first section, if it is your parents please state their marital status, occupations wither they are unemployed or retired.

#### **Documentation required:**

- If you are being assessed on parental income, you need to provide proof of your mother's/father's single person status if they are the only parent in the household, e.g.: Tax Credit Award Notice, (All Pages) Council Tax Notice, Separation, Divorce proof.
- If your parent is living with a partner they are not considered to be a single person and we will need evidence of both their income to assess your entitlement to funding.
- If your parents address is different from you the applicant you shall need to give us details of their address
- If you live with a spouse or partner then we need their name and occupation. If they are unemployed they will need to state date they became unemployed.

### **Section 2.2 Previous Financial Support**

We need to know this as it can effect if you are entitled to a Bursary or not.

If you have received funding (including fees only and non-maintenance awards) for full time study within the last 6 years we will want you to give reasons for you applying for funding for the course you now want to study. There is a space in the application (Section 2.12 - Additional Information) for any information you want to add to your application and we recommend you use that space for giving this information. Having been funded before may not mean you will not get funding for the course you now wish to do, but we may need this information to consider your circumstances.

**No documentation required at time of application but may be requested later.**

### **Section 2.3 Your Employment History**

You are required to provide confirmation of your employment history for the past 7 years. Please list all periods of employment and unemployment. Should you require additional space continue on a separate sheet of paper.

**No documentation required at time of application but may be requested later.**

### **Section 2.4 Your Income While on The Course**

You are required to advise us of any unearned income you will receive while attending college. Please state any Tax Credits, maintenance payments, trust income, gross income from pensions, benefits etc.

#### *Applicant's Income*

*An applicant's contribution is assessed on the personal unearned income which the applicant expects to receive during the period for which an application for a bursary is made. Once the projected unearned income has been determined, it will be reduced by a weekly disregard.*

*These weekly disregards vary depending on the type of income received and are as follows:*

- *Unearned income in excess of £20.52 per week.*

*Any excess income identified above will then be reduced by all child support or maintenance payments that the student will have to pay over the period of support applied for. This only applies where the child/children and/or a former partner does not live in the household with the applicant.*

#### **Documentation required to be provided with this section:**

Appropriate documentation that will confirm the amount and frequency of any income received i.e. benefits, bank statements, etc.

Appropriate documentation that will confirm the amount and frequency of any child support payments that you require to pay i.e. CSA letter, Court Agreement etc.

### **Section 2.5 The Award**

In this section you are given 4 choices as to what category you shall be applying. You must decide depending on your circumstances, and tick the appropriate boxes.

Students entitled to claim Benefits shall stay on them rather than receive a Bursary award.

You will need proof of your benefits and can use the benefit certificate on page 41. This can be photocopied if you need more.

## Section 2.6 The Self Supporting Student

This section requires you to indicate whether or not you wish to be assessed as a self-supporting student.

You should tick here only if you:

- are single and will be single on the official start date of your course;
- are under 25 years of age on the official start date of your course;
- have supported yourself financially for a period totalling three years;
- are caring for a child dependent.

This section **does not** apply to you

- If you are classified as married.

Your application will be assessed on your husband/partners income;

- You are aged 25 or over on the official start date of your course.

You will automatically be assessed as self-supporting.

### *Self-Supporting Status*

*A self-supporting student is a single student who is able to fulfil certain prescribed conditions which allows for his/her application to be assessed ignoring 'parental income'. A self-supporting student would qualify for the maximum bursary award.*

*A single student who has not reached the age of 25 years will qualify for 'self-supporting' status if he/she has:*

- *No parent living; or*
- *Prior to the official start date of the course they had supported themselves out of earnings which are equal to or more than current income support levels for periods aggregating no less than 3 years; or*
- *Is caring for a child dependent on them.*

### **Documentation required (for at least 3 years):**

P60s or HM Revenue & Customs Letter to show evidence of earnings

A letter from the benefits agency, to show evidence of Benefit payments

A letter from a Training Provider to show evidence of Training Allowance

Tax Credit Award Notice which shows you are a parent/stepparent/guardian

If you cannot provide full evidence we will need to assess you on your parents Income.

## Section 2.7 Students 25 years old and over

If you are over 25 you are automatically assessed as a self supporting student but you have to provide proof of household income

## Section 2.8 Details of Other Children Dependent on You or Your Parent(s)/Legal Guardian(s)

Although no payments are made to help with supporting children through the FE Bursary, having children may reduce any contribution your spouse, partner or parents are expected to make toward your study. This section requires you to detail all the members of your household. By doing this, this will allow any contribution assessed to be reduced by £152 in respect of each child and/or student who is dependent on the parent(s) or spouse/partner and in cases where there is more than one full-time student in the family may allow for a joint assessment to be carried out.

### *Joint Assessments*

*There is provision within the bursary policy to take into account of any other member of the family who is to be in full-time further or higher education for the same period as that for which an application for a bursary has been made. In such a circumstance, what is described as a 'joint assessment' exercise would be conducted.*

*For example, if in the same family there are two children whose applications for bursary support require to be assessed on the parental income, the parental contribution for one is assessed and divided by two. It should be noted however that an application for support may be assessed initially ignoring any other student in the family and the joint assessment exercise would be conducted at a later date.*

### **Documentation required to be provided with this section:**

Birth certificates for each child and/or student who is dependent on the parent(s) or spouse/partner and Tax Credit Notice Award (all pages)

Award letter(s) from appropriate bodies confirming FE Bursary or Student Awards Agency for Scotland support

## Section 2.9 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 2009/2010 this would be tax year 2008/2009 i.e. 6th April 2008 to 5th April 2009.

The Employment,/Self Employment Certificate (pages 39 and 40) can be used to provide confirmation of the parental or spouse/partner income for the last tax year where official confirmation is not available i.e. where P60's are not available.

### *Income from Self-employment*

*Where the income, or part of the income, of the parent(s) or spouse/partner is derived from self-employment, the application for Session 2008/2009 requires to be assessed based on the income for the Trading Year which ended during Tax Year 2008/09. Under the tax-assessment rules all tax-assessment returns for the Tax Year 2008/09 must be submitted to the Inland Revenue by 31 January 2010. The College, therefore, will require a document from the Inland Revenue which confirms the figures which have been submitted to them, unless the figures provided along with the Bursary/EMA application have been verified by an accountant and confirmed to be the 'actual income' details for the tax year i.e. not an estimate of income for tax year 2008/2009.*

The following points should be noted:

- a formal request will be made by the college for this information around the Christmas Holidays, however, it is the responsibility of the parent(s) or spouse/partner to provide this information as soon as it is available;
- no instalments will be paid after 31 January 2009 until such time as a document, confirming the figures, is received from the Inland Revenue;
- if confirmation is not provided to the college by the end of Session 2009/2010, consideration will be given to re-claiming all or part of any instalments of award paid;
- an application for a second year will not be accepted if the application for the previous session has not been finalised; and
- the final assessment conducted on the **actual income** could produce an award of lower value than the original provisional award, in which case any overpayment will require to be refunded to the college. It is important to note that until appropriate documents are provided confirming actual income, any award offered will be provisional.

### *Reduction in parental or spouse/partner income*

*As previously stated the income of the parent(s) or spouse (or partner) normally taken into account is that for the previous Tax Year; in the case of an application for Session 2009/2010, this would be Tax Year 2008/09 (i.e. 6 April 2008 to 5 April 2009). However, there is provision in the Bursary/EMA scheme for consideration to be given to assessing or re-assessing an application on an estimate of income for the "current" Tax Year (i.e. the year from 6 April 2009 to 5 April 2010) where evidence is provided to the college which would indicate the likelihood of income for Tax Year 2009/10 proving to be at least 15% less than the actual income for Tax Year 2008/09. This may happen where, for example, a parent has to give up employment on grounds of ill-health - there may be other reasons, however, which might result in a reduction in income.*

If it is considered by the parent(s) or spouse (or partner) that the application should be assessed on an estimate of income for Tax Year 2009/10 as opposed to the actual income for Tax Year 2008/09, an appeal for such treatment to be given should be made on either Section 2.12 of the application form (Additional Information) or by means of an accompanying letter. In addition to providing appropriate documents (P60 etc.) confirming actual income from all sources for Tax Year 2008/09, it is necessary also to submit appropriate documents, such as most recent pay slips and/or a statement from the Department for Work and Pensions which would confirm income from 6 April 09 to date.

**It should be noted, however,** that this concession may not be granted at an early stage in Tax Year 2009/2010 and a decision may be delayed until perhaps six months into Tax Year

**Documentation required:**

For example, the Certification of Employment/ Self Employment Income/Benefits forms (pages 39 to 41), or P60(s) dated April 2009;

**or** letter from Benefits Agency; Tax Credit Awards Notice from Inland Revenue (all pages)

If self employed, form SA302 from Inland Revenue.

If receiving maintenance/ Child Support Agency payments either a CSA letter, 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.

**Section 2.10 Hardship Fund: Accommodation Cost Assistance**

This is a small fund, mainly to assist with the cost of accommodation for single independent applicants who cannot access assistance without assistance. This fund is paid for study and short holiday weeks

*Accommodation Costs*

*To assist with the cost of rent or mortgage payments for students over 19 years of age where support is not available through Housing Benefit. The maximum award is £30.00 per week. We look at your income before we apply our entitlement criteria.*

**Documentation required:**

Rent Agreement/Mortgage statement **and** Council Tax statement

### Section 2.11 **Childcare Fund: Registered/Formal Child Care Cost Assistance**

This fund is aimed at assisting with the cost of childcare for applicants who cannot access education without assistance (those on low income). Priority for support is given to lone parents, part time students and mature students. You may be required to complete an Income & Expenditure declaration. Childcare funds are paid for term weeks only.

#### *Childcare Award*

*To assist with the cost of childcare provided by formal or registered childcare providers, where support is not available through Child Tax Credits.*

#### **Documentation required:**

If you want assistance with the cost of childcare, you will need to provide a copy of your childcare contract showing your childcare provider's Care Commission registration number or complete the form on page 42.

*If you are not successful in receiving an award for your childcare and you have placed your child in either the College Nursery or with another provider, YOU are responsible for the cost and NOT Moray College.*

### Section 2.12 **Additional Information**

This section should be used to provide any additional information which you may feel is relevant in the processing of your application. This section can also be used as a continuation sheet from any other previous section.

**No documentation requires to be provided with the section unless you feel it is relevant to your application.**

### Section 2.13 **Students Declaration**

Requires 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 2.14 **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 years 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 to allow this to happen tick "**Yes**" 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 circle "**No**"

### Section 2.15 **Parent/Guardian/Spouse/Partner Declaration**

The declaration **must be** signed by the Parent/Guardian/Spouse/Partner if Household Income Details have been submitted.