

STUDENT

FINNANCE

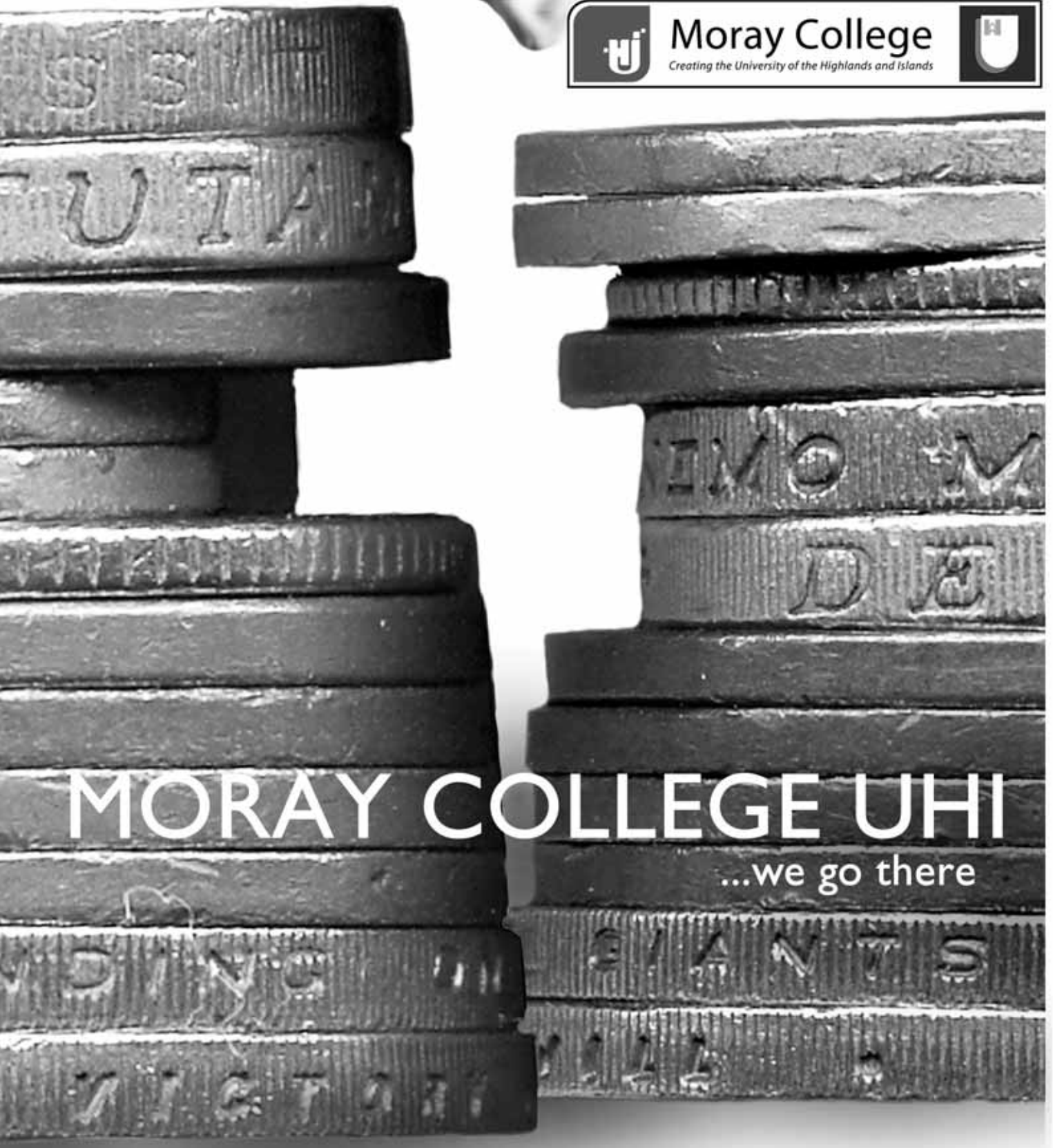
INFORMATION



 **Moray College** 
Creating the University of the Highlands and Islands

MORAY COLLEGE UHI

...we go there



This guide is to help you make decisions about whether you can afford to come to College. If you are in any doubt about your position you should contact a Student Funding Adviser for assistance (see the “Who to Contact and How” section of this booklet.)

There are two parts to funding your college course:

- How you support yourself for living expenses, travel etc.
- Who will pay for the course?

You may be able to get help with these and we recommend that you work out your financial position and the implications of becoming either a full time or part time student before making your final decision. A Student Funding Adviser is available to help you with this once you have looked at relevant sections of this booklet.

A list of contact details is provided in this booklet.

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Full Time Study

Full-time study incorporates courses, which lead to a NC/NQ (normally 20 credits), HNC or HND (normally 15 credits), or a Degree (normally 8 modules) studied in the year. Undertaking such a course may entitle you to financial assistance to help with the cost of course fees, your living expenses, as well as any other course related expenses.

Part Time Study

Part-time study is a Day Release, Part Time Day, Evening Class or Open Learning course. Payment of course fees is due at enrolment (except for Evening Classes where payment is normally payable on submission of the booking form) unless being met by one of the awarding bodies mentioned in this booklet.

Budgeting

Whether becoming a full time or part time student, you may find it useful to draft a monthly budget. This will help you to determine whether the method of study is appropriate to you and your family's circumstances and help to ensure you are accessing all the funding available to you. You may find the Budget Planner in this booklet helpful.

Being a full time student will have an effect on your finances because of the change in your income and the way you are paid. Also, you may be able to increase your income by taking a part-time job, getting help from the Childcare Funds, Hardship Funds or from a Trust and Foundation search. All of these can ease the cost of study.

Additionally, you may decide to use your personal savings and reduce costs by accessing a Student Bank/Building Society account which offer the benefits of discount schemes with National stores etc. as well as offering interest free overdrafts. You may also be able to rearrange any existing personal loan repayment terms to help reduce monthly bills.

While a student, you may be offered additional options such as Credit Cards and Store Cards, if you don't already have them. These are very easy to use and are often used by students. However, be aware that these are among the most expensive methods of spreading the payment of goods.

Moray College Bursary

A Moray College Bursary provides support on a grant basis for full time and part time National Qualifications and SVQs. You may be entitled to support towards your:

- living costs for yourself and a dependant adult (full time students only)
- travel costs
- books and materials
- any course related costs you may have because of a disability

Your entitlement will be determined by your family's circumstances. If you would like more information on how these circumstances may affect your award, follow the web link below for more information.

If you are studying part time and you are either under 18 at the start of the course or you are eligible to claim a "Part Time Fee Waiver" you will be eligible for a bursary (providing you also meet the residency criteria).

Applications for assistance from these funds are issued automatically to all students offered a full time place on a course. Part time students should contact the Student Finance Section for an application or print one out from the website at:

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

For further information contact a Student Funding Adviser, Moray College.

Education Maintenance Allowance

The Education Maintenance Allowance (EMA) is paid fortnightly in arrears. Any award made for 2010/11 can only be guaranteed up to the end of December 2010 when Scottish Ministers plan to review the EMA programme.

Applications for assistance from these funds are issued automatically to all students offered a full time place on a course. Part time students should contact the Student Finance Section for an application or print one out from the website at:

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

For further information contact a Student Funding Adviser, Moray College.

Further Education Hardship (Discretionary) and Higher Education Hardship (Discretionary) Funds

The Further Education Hardship Fund for SVQ, NQ and the Higher Education (Discretionary) Fund for HNC, HND or Degree courses are available for both full-time and part-time study. These funds are means tested on your family's income, and are primarily aimed at assisting with the cost of accommodation costs not able to be reasonably met by the Bursary, Student Loan and your own family's resources. Priority for assistance is given if you are independent or a mature student who has no access to Housing Benefit. Although assistance for other forms of hardship will continue to be considered.

Details on the eligibility for the funds will be available each summer. Applications are assessed on a first come first served basis, as fund are limited.

Application forms are available from the Student Information and Advice Centre. For further information contact a Student Funding Adviser, Moray College.

Child Care Funds

The Further Education Childcare Fund for SVQ or NQ is available for full and part-time study. The Higher Education Childcare Fund for HNC, HND or Degree study is available for full-time study only. However, part-time HNC, HND or Degree study child care costs are considered for support from the Higher Education Discretionary Fund.

The child care must be formal eg. childminder or after school club. Family and friends do not constitute "formal" child care (unless they are running a formal child care facility or are registered with the local authority/central body). Applications are assessed on a first come first served basis, as fund are limited.

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.**

Application forms are available from the Student Information and Advice Centre. For further information contact a Student Funding Adviser, Moray College.

Student Awards Agency for Scotland (SAAS)

SAAS provide support on a grant basis for full time HNC, HND and Degree level.

If you study full time, you may be entitled to support for:

Fees*

Student Loan

Young Students Bursary

Independent Students' Bursary

Dependant's Grant

Lone Parent Grant

Additional Childcare Grant for Lone Parents

Vacation Grant for Care Leavers

Travel Expenses

Disabled Student Allowance (DSA) for study costs incurred because of your disability (also available to part time students).

If you study part time you will no longer be able to apply for the £500 Part Time Student Loan previously available to help with Travel and Study costs. This has been replaced by the ILA £500 Fees Grant (see page 7). However, help with Travel and Study costs can be applied for through the (Discretionary) Hardship Funds.

Application for support from SAAS and Student Loans is available for completion on-line along with other services offered on the SAAS website.

- * SAAS will only pay your course fees provided you attend the course until 1st December if your course starts in September or 1st March if your course starts in January.

For further information contact SAAS, See "Who to Contact and How" or a Student Funding Adviser, Moray College.

Student Loans

Student Loans are available for full-time, HNC, HND and Degree study. Since their introduction, the scope and the amount of loan entitlement has increased. Application for a Student Loan must be made through SAAS who determine your entitlement. The Student Loans Company issue the payments and deal with collection of your repayments.

For further information contact SAAS or a Student Funding Adviser, Moray College.

Benefits Agency

The Benefits Agency does not provide financial support specifically for being a student. Any entitlement to a benefit will be based on your non-student related circumstances. However, should you receive financial assistance from any source while claiming a benefit, you must inform both the Benefits Agency and the funding body of the assistance you receive.

Housing Benefit/Council Tax

The local council responsible for your area administers Housing Benefit and Council Tax Benefits. Any enquiry regarding eligibility for either Housing Benefit and/or Council Tax Benefit should be made to your Council's Housing and Council Tax Departments.

When making an enquiry or application to your local council remember to check how long it will take them to process your application and advise you of the outcome. If it is a significant length of time, remember that you may need to make provision if your claim is unsuccessful.

Housing Benefit

As a student you do not automatically qualify for Housing Benefit. However, you may be eligible to claim Housing Benefit if your circumstances meet at least one of the following criteria, if you are:

- In receipt of Income Support or income based Job Seekers Allowance
- Studying part-time
- Under 19 and not in higher education
Higher Education is defined as: first degree; post graduate; higher degree; courses for the further training of teachers and youth and community workers; courses for the Diploma of Higher Education; HND or HNC; Diploma in Management Studies; Certificate in Education; any other courses at a level higher than GCE A level or Highers, SVQs and NQs
- Aged 60 or over
- Responsible for a child or young person
- Responsible for a foster child
- In receipt of a disability premium
For example: registered disabled; registered blind; have an invalid vehicle supplied by the NHS or get DWP payments for car running costs; are in receipt of Disability Living Allowance, Disabled Person's Tax Credit or Attendance Allowance; are in receipt of certain rates of Incapacity Benefit
- In receipt of a disabled student's allowance for deafness
- Absent with the consent of the College, due to illness or because you are providing care for another person, and are now not eligible for a grant or loan

You and your spouse/partner are eligible to claim Housing Benefit provided you are both students and one or both of you meet at least one of the above criteria.

If you are eligible to claim Housing Benefit you will have your application assessed on your household income.

Council Tax Benefit

As a student you do not automatically qualify for Council Tax Benefit. If Council Tax Exemption does not apply, you may be eligible to claim Council Tax Benefit if your circumstances meet at least one of the criteria as listed above for Housing Benefit. You and your spouse/partner are eligible to claim Council Tax Benefit provided you are both students and one or both of you meet at least one of the above criteria. If you are eligible to claim Council Tax Benefit you will have your application assessed on your household income.

Council Tax Exemption

As a full-time student you are eligible to claim a reduction in Council Tax known as an exemption. If you reside on your own, or in a household only with other full-time students, you may be eligible to claim an award of exemption. If you are awarded an exemption, no Council Tax will be payable for the period in which you are entitled to exemption. If you think you are eligible to claim an exemption, you should submit a written application to your local Revenues Area Office. College does send a list of all full time students to Moray Council each October as confirmation of student status, but you should not rely on this to reduce your liability to Council Tax.

Council Tax Discount

If you are not eligible to exemption because of the occupancy of your household, you may be entitled to make an application for discount, which may reduce the amount of your Council Tax bill. If you are a full-time student and reside in a household with non-students, you may be eligible to claim a discount. Entitlement to discount is dependent on the overall occupancy of your household, and may reduce your Council Tax bill by up to 50%. If you think you are eligible to claim a discount, you should submit a written application to your local Revenues Area Office. College does send a list of all full time students to Moray Council each October as confirmation of student status, but you should not rely on this to reduce your liability to Council Tax.

Domestic Water And Sewerage Charges

Domestic Water and Sewerage charges are included in your Council Tax bill. If you are awarded exemption, these charges will not be payable for the period of your entitlement to exemption. If you receive an award of discount, these charges will be reduced by the same percentage as the Council Tax element of your bill. Council Tax benefit is not payable for Water and Sewerage charges.

See "Who to Contact and How" for your local authority department.

Part Time Fee Waiver

The benefits listed below allow for remission from further education course fees (eg. NQ and SVQ). Remission from higher education course fees (eg. HNC/D and Degree) is only available for benefits marked *

If you, the student, receive (or a member of your family claims for you) at least one of these benefits, you may apply for exemption.

- Jobseeker's Allowance (or are registered as a Job Seeker)*
- Lone Parent Benefit
- Income Support*
- Incapacity Benefit*/Employment and Support Allowance*
- Council Tax Benefit
- Severe Disablement Allowance*
- Housing Benefit*
- Sickness Benefit
- Industrial Injuries Benefit
- Disability Living Allowance
- Widows Pension
- Widowed Mothers Allowance
- Invalid Care Allowance
- Disabled Persons Tax Credit
- Pension Credit (not retirement pension)
- Carers Allowance*
- Working Tax Credit*
- Minimum Income Guarantee Allowance for Pensioners

Additionally

Your family's net income is lower than the threshold to receive income support*

The sole income of your family is through Department of Work and Pensions Benefit*

Under 18's not in employment but whose parent/guardian is in receipt of benefit on the young person's behalf

School pupils will not be charged fees for a subject (within the scope of secondary education curriculum) which is not available at school because of the pupil's day time timetable. Written confirmation of this must be supplied by the school and presented on application for the course

Should you wish to apply, an application form is available from Registry.

Individual Learning Accounts

Many of the courses will help you to develop the skills that employers are looking for - you can build your computer skills, or even improve your communication and customer handling skills. You can study with a range of learning providers who are approved by ILA Scotland and all courses approved for £100 funding will lead to a recognized certificate or qualification.

The ILA is not a loan - so you won't have to pay it back. You can use it to help pay for your choice of course from a wide range of learning providers.

ILA £200

You can get up to £200 towards the cost of learning new skills with an individual learning account from ILA Scotland.

If you earn £18,000 a year or less and are 18 or over, you could get £200 a year towards the cost of learning. The course can be of any level and need only be registered with ILA Scotland to qualify for support.

ILA £500 (Fees Grant)

For Higher Education (HNC, HND and Degree) part time and distance learning students a part time grant of up to £500 will be available to all new and existing students who are aged 16 or over, earn £18,000 or less and who are studying at 50% or more of a full time course.

Applications for an ILA account should be made direct to ILA Scotland, their contact details are in the "Who to Contact and How" section of this booklet.

Important

ILA funding can not be used to fund qualifications that are a condition of your employment.

You must have a valid ILA account before your enroll on the course

Professional and Career Development Loan

The Government manages Professional and Career Development Loans through a partnership with a number of High Street banks. It can help to fund a wide range of courses lasting up to 2 years (or 3 years, if the course includes a year of work experience).

The course doesn't necessarily have to lead to a qualification, but it must be one that will help with your career. If you are 18 or over and intend to study in the UK, you may be able to apply for between £300 and £10,000 to cover

- course fees (up to 80% of the total - or up to 100% if you've been unemployed for 3 months)
- other course costs, like books, travel and childcare
- living expenses, like rent, food and clothing (if you are unemployed or working less than 30 hours per week)

For further information telephone 0800 585 505 between 8am & 10pm Monday to Sunday, or visit their website

**[www.direct.gov.uk/en/EducationAndLearning/AdultLearning/
FinancialHelpForAdultLearners/CareerDevelopmentLoans/index.htm](http://www.direct.gov.uk/en/EducationAndLearning/AdultLearning/FinancialHelpForAdultLearners/CareerDevelopmentLoans/index.htm)**

Educational Trusts & Endowments

Whether you are in receipt of mainstream funding for your chosen course or not, you may be able to access additional funds from a private trust. These schemes are varied in the support they offer and the qualifying criteria.

For further information contact the Student Information and Advice Centre or Registry, Moray College, Careers Scotland, Moray Council Education Department, your Local Library for publications such as The Directory of Grant Making Trusts published by the Charities Aid Foundation, the Grants Register published by McMillan Press, the Charities Digest published by the Education Grants Advisory Service. Also SAAS and the Families Welfare Association (FWA) hold registers of Educational Endowments and Trusts for which they will perform searches.

Students from Overseas

Students who have not been ordinarily resident in the UK or EU for three years prior to the start of their chosen course are not normally entitled to support from the mainstream funds referred to in this booklet. Nevertheless it is advisable to discuss individual circumstances with a Student Funding Adviser. (See the "Non Standard Course Fees" section)

Certification, Examination & Registration Fees

These are included in all full-time course fees and most part-time fees. Where the part time course is offered as a stand alone course but also forms part of a group award, such as an HNC, HND or Degree, costs for Certification, Examination and/or Registration for the group award may have to be paid for that award to be bestowed.

Accreditation of Prior Learning (APL) & Credit Transfer

If you are doing a course which includes a subject(s) which you already have a qualification in or have routinely covered in the course of employment it may be that you do not need to undertake that part of the course and get the qualification transferred or have it accredited. If you think this may apply to you please contact the Registry Section for information and costs.

Non Standard Course Fees

Where a student applies for a programme of study (excluding full time) the course fee will normally be published in the advertisement or advised to the student in writing along with the offer of a place on the course. All students will be made aware of the course fee prior to commencement of the course.

Fees for students who have not been ordinarily resident in the UK or EU are published in the college fees leaflet which is produced each April.

Course fees published in the press normally display the rate for UK and EU residents only.

Payment of Course Fees

Self Payers

If you are responsible for your course fees (but are not entitled to support from a funding body such as those listed), the fees are payable at enrolment. Payment can be made by: Cash, Cheque (payable to "Moray College"), Switch, Delta, Electron, Visa, Access or Mastercard Credit Cards.

Employer/Sponsor

Where an employer/sponsor is to pay your course fees, you must bring written confirmation to enrolment that your course fees are being paid by them. Where this is not provided, you may be required to pay the fees yourself.

Refunds

Where a course is full or does not run as advertised, refunds will be made automatically. Otherwise, course fees are not normally refundable.

Leaving Your Course of Study

Where you leave your course before the completion date, it may be that your sponsor eg. SAAS*, ILA 500* (who both only pay fees if you attend to 1st December), will not pay the fee on your behalf. We recommend that you check out whether your fees will be paid by your sponsor and where they will not be paying the fee, you should be aware that you will be liable for the full fee. The College Finance Section will, on receipt of confirmation from Registry of your date of leaving, issue you with a course fees statement.

- * SAAS/ILA 500 will only pay your course fees provided you attend the course until 1st December if your course starts in September or 1st March if your course starts in January.
-

Prescription, Optical and Dental Charges

Generally, being a student does not entitle you to automatic discounts on Prescription, Optical, Dental, Wigs and Fabric Support charges, however, other circumstances may mean you are entitled to free or discounted charges. You must complete an HC1 application form that is available from most Doctors, Dental Surgeries, Chemists, Benefits Offices or Post Offices.

For more information on entitlement, contact NHS Patient Enquiry Line - telephone 0845 850 1166

General Student Discounts

Many national stores, some local stores and leisure providers offer discounts on goods and services to students. Often all you need is your student card, but you may require an NUS (National Union of Students) card that you can get from Student Union. The Student Union should be able to provide you with a list of participating organisations. But you can always ask when making your purchase.

The National Entitlement Card for Young People

The National Entitlement Card is FREE for all young people aged 11 to 26.

It is an electronic card, with a smart chip in it, and over time it will replace all of the current Young Scot cards.

This means cheaper transport for young people on buses, trains and ferries across Scotland.

If you are aged 16,17 or 18, you are entitled to:

- One third off adult single fares on buses all over Scotland
- A free Young Person's Railcard, cutting up to one third off train fares
- Two free return ferry journeys to the mainland if you live on an island

Once all the bus operators get the special equipment needed to read these new cards, the National Entitlement Card will automatically give you cheaper bus fares when you turn 16. But because this is going to take a little time, and we don't want you to lose out, if you are aged 16, 17 or 18 you will receive an additional card specially for you to use on buses in the meantime.

If you are still at school, there is a good chance that your local Young Scot/ Dialogue Youth Team will come in to your school over the next few months and help you to apply for the card.

However, if you are not in school, or want to get one sooner, you will have to apply for one yourself.

If you don't already have an application form, call the Young Scot InfoLine on:

0808 801 0338
Lines open 10am - 6pm, Monday - Friday

When you have a form, read it and follow the instructions carefully.

You will have to go to your local council offices yourself to complete the application. When you do, you will have to take some identification with you, for security. A list of all the different things you can use for identification is on the application form.

The new National Entitlement Card will still let you access all of the services you get from your Young Scot card just now.

These include:

- 1,800 discounts across Scotland - on shopping, eating out, going to the cinema and just having fun - visit www.youngscot.org/discounts for full details
- 200,000 discounts in 42 European countries - check out www.euro26.org for details.

See "Who to Contact and How" for contact details.

Scotland-wide Free Bus Travel for Older & Disabled People

If you are aged 60 or over, and/or are an eligible disabled person, you are entitled to free bus travel anywhere in Scotland provided you apply for, and received the National Entitlement Card.

See "Who to Contact and How" for contact details.

IT Software

Some commercial software suppliers will make software packages available to students at a substantially discounted rate. Often written confirmation from a college lecturer confirming your student status is required. We recommend that before you purchase the software, you ask about what discounts are available.

National Insurance Contributions and Income Tax/PAYE

Bursary, EMA, Childcare, Hardship Fund awards, SAAS and Student Loans awards are non-taxable and not considered when your employer applies the scales for National Insurance Contributions (NICs) and tax code to your earned income.

If you have any queries check out the HM Revenue and Customs website at www.hmrc.gov.uk/students

Money Management Advice (incorporating Debt Counselling)

If you are worried about your finances in any way or have specific concerns about debt however, big or small, the local *North East Scotland Credit Union (NESCU)* offices and *Moray Money Advice Partnership* have trained Money Advisers who give free confidential advice and guidance. They can help you look at your financial situation, help you to budget, give guidance on benefit entitlement, negotiate with your creditors etc.

Moray Advice Services

The Moray Money Advice Partnership (*Moray Trading Standards, Citizens Advice Bureau and NESCU*) will help deal with all kinds of debt problems by providing free, confidential, impartial advice in a sympathetic and non-judgemental manner.

For an appointment contact details are in the "Who to Contact and How" section of this booklet.

Credit Union - Saving & Borrowing

Credit Unions are groups of people who help themselves by helping each other. The Financial Services Authority approves and supervises each Union. Credit Unions members pool their savings and can then draw low cost loans from the pool when they need to borrow. There are over 100 million members in about 100 countries. In the UK there are more than 500,000 members.

Because Loans can only come from members savings, most Unions encourage new members to save for two or three months before they consider a first loan of up to three times the members savings. However, for genuine emergencies most Unions will consider request for loans outside these guidelines. Small Unions have a maximum loan limit of £7,500.

How much can a loan cost?

Moray's Credit Unions charge just one penny per month for each pound that their members are borrowing. There are no hidden charges. Loan repayments are based on what the member can afford

For a £100 loan paid back over one year, you would pay about:

- £100 in interest to a doorstep lender
- £15 in interest on a store card
- £6.34 to a credit Union

Why are Credit Unions Loans so cheap?

Credit Unions provide a service rather than make a profit. Operating costs are low because volunteers carry out much of the work.

To find out more, contact one of the Credit Union points in Buckie, Elgin, Lossiemouth, and Forres. Contact details are in the "Who to Contact and How" section of this booklet

Discounts for Families on Low Income

Power Suppliers

Depending on your family's circumstances you may qualify for a lower unit rate for the energy you use. Some energy companies offer for households living on a low income a discounted rate. Contact your energy provider to see if their scheme cover your circumstances or search online for cheaper deals using comparison sites etc.

Free School Meals & Clothing Grant

Contact your children's school or your Council's Education Section for information on how to qualify and how to apply.

Other Grants & Bursaries

Moray Council, Education Department process applications for assistance for travel and other course related costs from the following funds.

Banffshire Educational Trust

Grants are available to:

- persons resident in the former Banff County,
- school pupils or young persons attending Banff County schools or further education centres or resident in Banff County,
- Banff County schools and further education centres and
- clubs and organisations operating for the benefit of persons belonging to the County of Banff

Moray & Nairn Educational Trust

Grants are available to:

- persons resident in the former combined County of Moray and Nairn,
- school pupils or young persons attending Moray & Nairn schools or further education centres or resident in Moray and Nairn
- Moray & Nairn schools and further education centres
- clubs and organisations operating for the benefit of persons belonging to Morayshire or Nairnshire

Applications for both trusts are available from the Moray Council or their website

www.moray.gov.uk/moray_standard/page_43903.html

If you live in another Council's catchment area check with their Education Section for information on any trusts that may apply to you.

Healthpoint for Free Health Advice

Stopping Smoking, Weight Loss and Sexual Health

Healthpoint brings health to the high street by providing a focal point for a wide range of health information presented in a friendly and welcoming environment. The service gives free information and services on

- improving health
 - health conditions
 - support groups
 - health-related services and organisations
-

Who to Contact and How

Moray College Student Funding Advisers

The Student Funding Advisers are located within the Student Information and Advice Centre

Telephone 01343 576265
Fax 01343 576001
e-mail student.finance@moray.uhi.ac.uk

SAAS

The Student Awards Agency for Scotland,
Gyleview House,
3 Redheughs Rigg,
EDINBURGH.
EH12 9HH.

Telephone 0845 111 1711
web www.saas.gov.uk/contact.htm

The Student Loans Company

100 Bothwell Street,
GLASGOW.
G2 7JD.

Contact via www.saas.gov.uk

ILA Scotland

PO Box 26833,
GLASGOW.
G2 9AN.

Telephone 0808 100 1090
e-mail enquiries@ilascotland.org.uk
web www.ilascotland.org.uk

Benefits Agency

For information on how your Disablement Allowances will be affected call freephone 0800 88 22 00.

For general information call 01343 528000, or e-mail the agency through their website at www.jobcentreplus.gov.uk or contact them at

Jobcentre Plus,
21 Trinity Road,
ELGIN.

Her Majesties Revenues & Customs (HMRC)

HMRC
Centre 1
East Kilbride

Telephone 0845 070 3703
web www.hmrc.gov.uk

Jobcentre Plus

Jobcentre Plus,
21 Trinity Road,
ELGIN.

Telephone 01343 528000
Fax. 01343 528066

Jobcentre Plus,
Tytler Street,
FORRES.

Telephone 01309 542900
Fax. 01309 542929

Jobcentre Plus,
Shanks Lane,
BUCKIE.

Telephone 01542 783838
Fax. 01542 783800

Housing Benefit/Council Tax

The Moray Council
Council Offices
High Street
ELGIN
IV30 IBX

Telephone 01343 563456
www.moray.org
revenues@moray.gov.uk

The Highland Council
Glenurquhart Road
INVERNESS
IV3 5NX

Freephone 01349 886606
www.highland.gov.uk

Aberdeenshire Council
30 Low Street
BANFF
AB45 1AY

Telephone 08456 081207 (general enquiries)
www.aberdeenshire.gov.uk

Professional and Career Development Loan

Telephone 0800 585 505
Email via their website:

www.direct.gov.uk/en/EducationAndLearning/AdultLearning/FinancialHelpForAdultLearners/CareerDevelopmentLoans/index.htm

Credit Unions and MAP (Moray Against Poverty)

ELGIN
MAP Office
29A South Street
ELGIN

Telephone 01343 545415
email mapnetwork@tascalli.co.uk
Open Thursday 1pm - 2pm

FORRES
Forres Area Credit Union
138 High Street
FORRES
IV36 1NP

Telephone 01309 676735
email facu@phonecoop.coop
Open Monday - Friday 10am - 2.30pm
Thursday 10am - 6pm

LOSSIEMOUTH
Co-op Store,
Boyd Anderson Drive
LOSSIEMOUTH

Telephone 01224 899688
email Info@nescu.co.uk
Open Friday 6pm - 7pm

BUCKIE
Start One Charity Shop
West Church Street
BUCKIE

Telephone 01224 899688
email Info@nescu.co.uk
Open Tuesday 10am - 2pm

ABERDEEN
North East Scotland Credit Union Ltd.
7 Finnan Place,
Torry,
Aberdeen
AB11 8RG

Telephone 01224 899688
e-mail Info@nescu.co.uk

Moray Money Advice Partnership

Moray Trading Standards
232 High Street
ELGIN
IV30 1DJ

Telephone 01343 554623
email money.advice@moray.gov.uk

Moray Citizens Advice Bureau
30/32 Batchen Street
ELGIN
IV30 1BH
Telephone 01343 550088
email bureau@moraybab.casonline.org.uk

The National Entitlement Card for Young People

Young Scot
Rosebery House
9 Haymarket Terrace
EDINBURGH
EH12 5EZ

Telephone 0808 801 0338 (Mon - Fri, 10am - 6pm)
email infoline@youngscot.org
web www.youngscot.org
www.youngscot.net

Scotland-wide Free Bus Travel for Older & Disabled People

Local Authority Contacts

Moray 01343 562569 or 562564
Transport@moray.gov.uk

Highland 0845 709 0202
public.transport@highland.gov.uk

Aberdeenshire 01224 664589
public.transport@aberdeenshire.gov.uk

Budget Planner

Income

Amount

SAAS Grant Allowances/ Moray College Bursary

Self £ _____

Other Household Member £ _____

Student Loan

Self £ _____

Other Household Member £ _____

Part Time Employment Income

Self £ _____

Other Household Member £ _____

Full Time Employment Income

Self £ _____

Other Household Member £ _____

Income Received by any Household Member

Maintenance & Child Support Income £ _____

Pension State/Works £ _____

Unemployment Benefit/New Deal £ _____

Sickness Benefit £ _____

Incapacity Benefit/
Employment and Support Allowance £ _____

Other Income (eg. from lets and rentals) £ _____

Income Support £ _____

Working Tax Credit £ _____

Child Tax Credit £ _____

Child Benefit £ _____

One Parent Benefit £ _____

Widow/ers Pension £ _____

School Meals Grant
(paid by the Benefits Agency) £ _____

Other £ _____

TOTAL £ _____

Expenditure

Amount

Housing & House Keeping Costs

Mortgage/Rent £ _____

Council Tax (remember to claim for
any discount available to you) £ _____

Food/Housekeeping £ _____

Gas & Electric £ _____

Other Regular Monthly Expenditure

Car Insurance/Tax/Fuel £ _____

Other Travel £ _____

Club Memberships for Self and Children £ _____

Entertainment Costs
(nights out, take aways) £ _____

TV Licence & Rental
(including Satellite etc.) £ _____

Newspapers £ _____

Charitable Donations £ _____

Holidays £ _____

Christmas £ _____

Clothing Allowance £ _____

Other £ _____

Other £ _____

Other £ _____

Credit Card/ Store Card/
Loan/Hire Purchase Payments £ _____

£ _____

£ _____

Childcare Costs

Formal Childcare costs £ _____

Related Excess Travel costs £ _____

Other Childcare costs £ _____

Child Support payments £ _____

TOTAL £ _____

Session 2010 - 2011 Course Fees

SVQ (Scottish Vocational Qualification), and NQ'S (National Qualifications)

	UK/EU* Resident	Non EU Resident
Full Time Course Fee		
All	£1,500	£6,000
Part Time Course Fee		
Half credit unit	£37.50	£150
Single credit unit	£75	£300
Double credit unit	£150	£600
Standard Day Release Fee		
Based on standard 6 credit delivery	£450	£1,800

HNC (Higher National Certificate), HND (Higher National Diploma), Dip HE (Diploma of Higher Education) and Degree

There is a "no increase" guarantee for four years continuous full time study only ie. fees are held at same level throughout course.

	UK/EU* Resident	Non EU Resident	
		Arts	Science
Undergraduate - HNC & HND and Degrees started before 2006-07			
Full Time	£1,285	£6,885	£8,125
Degree from 2006-07 onward			
Full Time	£1,820	£6,885	£8,125
Part Time HNC/D Course Fee			
Single credit unit	£86	£459	£542
Double credit unit	£172	£918	£1,084
HNC/D part time course undertaking 6 credits	£516	£2,754	£3,252
HNC/D part time course undertaking 7 credits	£602	£3,213	£3,794
HNC/D part time course undertaking 8 credits	£688	£3,672	£4,336
Part Time Undergraduate Degree Course Fee			
Per 15 CAT point module	£161	£861	£1,016
Leisure Courses			
Per hour	£3	-	-

* You will be a UK/EU resident if you have been resident in the UK/EU for the past three years.



 **Moray College** 
Creating the University of the Highlands and Islands

Board of Management of Moray College is
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