



**BURSARY AWARDS/
EMA
HANDBOOK**

SESSION 2011 - 2012

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Bursary/EMA Handbook is available on request in other formats
(for example large print, Braille, sound file)

INTRODUCTION

This booklet aims to provide guidance and information about student funding for non-advanced courses; it is not an exhaustive statement which can cover the full range of personal circumstances. Full details are contained in the documents entitled Further Education Bursaries and Education Maintenance Allowance Policy Documents, which are available from the bursary office.

All Scottish Further Education colleges subscribe to a single national Bursary policy. This policy sets out the conditions on which bursaries may be awarded and sets the rates for the calculation of each award. Stow College may also determine local policy and local arrangements within the framework set out in the national policy.

If after reading this booklet you need more help please contact Learner Services in the college office. If you require more detailed assistance you should contact the Bursaries section who are available between 2.00 pm and 5.00 pm each day.

WHAT IS AN EMA?

Education Maintenance Allowance (EMA) is a weekly allowance paid to young people who are aged between 16 to 19 years. For further information on the EMA please go to page 12 for more details. You can also visit the EMA website: www.emascotland.com. Travel study costs will be paid by bursary.

WHAT IS A BURSARY?

A bursary is a financial award given to a student at the discretion of the college to help maintain students in education beyond the statutory school leaving age of 16 years (on or before 30th September). An award may include maintenance, travel and study costs. Students whose 16th birthday falls between 1st October and 28th February are eligible to receive bursary support in the form of travel and study costs from the January session.

AM I ELIGIBLE TO APPLY?

In most cases, if you have been ordinarily resident in the United Kingdom for the three years prior to the start date of your course and are resident in Scotland on said start date you are likely to be eligible to apply. If you are not a UK national you must declare your residency status at Section 4 of your bursary application form and submit evidence in support. There are a number of special cases relating to residency requirements therefore the

college would urge you to contact the Bursary section to discuss your particular circumstances before you submit application form.

WHAT IF I HAVE STUDIED BEFORE?

You may not be eligible to receive bursary support if you have previously received financial help from public funds for a full-time course. In certain circumstances the College can offer an award if there is an appropriate reason for doing so. It is important that you fully complete section 5, 6 and 14. You may also be asked to submit additional details.

Should you hold a higher graded qualification you must contact the Bursaries section to discuss your particular circumstances. Please request previous funding/higher level qualification leaflet.

WHICH COURSES ARE ELIGIBLE FOR BURSARY SUPPORT?

Bursary support may be available for a course or programme of study, which leads to an approved vocational qualification up to but not including Higher National Certificate. Contact SAAS for details of funding.

Bursaries are available to support full-time attendance on a course or programme for a full academic year. The College may also offer travel assistance for attendance on a part-time basis.

FOR HOW LONG WILL BURSARY SUPPORT BE AVAILABLE?

It is expected that a recognised qualification will normally be achieved within a one year course or programme. In certain circumstances the college may approve bursary support for a maximum of three years. Applicants should note that approval of year one should not be taken as a guarantee of support for future years and students must apply for each year separately.

ARE ALL BURSARIES THE SAME?

Students under 18 at the start date of their course are eligible to apply for an Education Maintenance Allowance (EMA).

Parental Supported student bursaries are awarded to full-time students aged 18 or over but under the age of 25 at the start of their course.

Self supporting student bursaries are awarded to full-time students aged 25 or over at the start of their course or full-time students who have satisfied the necessary requirements to be considered as independent.

STUDENT STATUS

For bursary purposes you will be classed as either DEPENDENT on your parents or INDEPENDENT (self-supporting).

The bursary award is means tested. Your parents/step parents or your spouse may have to contribute to your bursary, as may you. The College will decide whose income is used for the means test.

- If you are DEPENDENT, your bursary will be worked out from your parents/step parents income as well as your own.
- If you are INDEPENDENT and single, your bursary will be worked out from your income only.
- If you are INDEPENDENT and married, or living as an unmarried couple your bursary will be worked out from your spouse/partner's income, as well as your own.

In order to be considered as INDEPENDENT you must satisfy one of the following on the date the course starts:

- have reached age of 25 by the start of the course, OR
- you were married*. This does not include situations where the marriage broke down prior to the start date of the course, OR
- have no living parents, OR
- care for a person/child dependent on you, OR
- have financially supported yourself for no less than 3 years.

The following periods may be counted as part of the 3 year period of self support:

- On a training programme operated by or on behalf of the Employment Service, Scottish Executive (or formerly the Scottish Office), Scottish Enterprise or Highlands and Islands Enterprise; or
- in receipt of unemployment benefit/job seekers allowance and/or can provide confirmation that they were available or registered for employment or actively seeking employment; or
- in receipt of sickness benefit, invalidity pension, incapacity benefit, maternity allowance, severe disablement allowance, statutory sick pay or statutory maternity pay; or
- in receipt of income support or New Deal payments; or

Your status is determined from the policy as above. The Bursary Policy is quite specific, therefore, you should not assume you have independent status just because you or your parents consider yourself independent. If you are under 25 and have been self-supporting for the 3 years prior to starting college you must supply official documents to support this. See "What kind of information will I be asked to provide?"

* is legally married, in a legally recognised civil partnership or is living with a partner in an established relationship.

WHAT WILL THE BURSARY CONSIST OF?

According to the needs of the individual the bursary may include sums to:

- provide maintenance allowances;
- cover study expenses (necessary books, equipment, special clothing, etc.);
- cover necessary and reasonable travelling expenses in excess of 2 miles or 18.37 pence per mile where no public transport is available.
- Students with dependent children may be entitled to cost of travel to and from the childcare provider if outwith their travel card area;
- provide additional expenses for students with learning difficulties.

Maintenance allowances are intended to go towards board and lodging, clothing, laundry, pocket money and living expenses. These allowances are not intended to provide support during the summer vacation. Full details of allowances are included in the Bursaries Policy Document which is available from the Bursaries Office.

WHEN SHOULD I APPLY?

Apply as soon as you have been offered a place on the course and certainly before the closing date of 30 September 2011 and 2 March 2012 for January courses. Learner Services will give you an application form together with an envelope for its return. Do not delay your application because you are waiting on evidence to support your application but note that evidence must be provided within 6 weeks of the application submission date.

Students submitting applications after the closing date must appeal showing reasons for late submission however if successful may only receive payment from the date application received.

Complete the bursary application form in full, providing all original documentary evidence and make sure you sign the declaration. If you need help completing the form Learner Services offers a confidential checking service.

WHAT KIND OF INFORMATION AND DOCUMENTS WILL I BE ASKED TO PROVIDE?

Please refer to the checklist provided. If you are providing information regarding residency or previous qualifications contact the bursary office but **please ensure this information is provided within 6 weeks of your application submission**

Information Required

Documents Required

| | |
|--|---|
| Personal details – name, age, address, etc | Full birth certificate |
| Details of your course | Offer letter |
| Bank account details | Sort code and account number |
| Details of family circumstances | Brothers' /sisters' birth certificates; Confirmation of divorce/separation; |
| Income details | Your / parents' / spouse's P60(s); Tax Credit Award Notice DSS certificate in application form (if in receipt of benefit); |
| Self employed | Accountant's Certificate in application/Inland Revenue Notice of Assessment (SA302) |
| Self-supporting status | Evidence of 3 years' income |
| Previous study | full details on funding and qualifications obtained |
| Residency | full home office papers |

Please refer to Checklist at Section 16 of the application form for more details.

PROCESSING YOUR BURSARY APPLICATION

The College will process your application as soon as possible. It is intended that students should be informed of the outcome of applications within four weeks but it may take longer during busy periods. In order for us to achieve this you should ensure that:

- Your application is returned as soon as you have your offer letter and no later than 30 September 2011 or for January courses 2 March 2012
- Application form is completed in full, ensuring all sections are completed, enter none where non-applicable;
- All declarations are signed;
- All original documentary evidence is submitted.
- All original documentary evidence is submitted. This must be no later than 6 weeks after the original application submission including any additional relevant information e.g. previous funding.

HOW IS THE BURSARY CALCULATED?

The national bursary policy provides an agreed basic rate for each category of bursary.

Students who live in the parental home will be awarded an EMA (if under 18) or Parentally Supported Standard weekly allowance. Students who live independently and who satisfy criteria set by the college will normally be eligible for a Self Supporting weekly allowance.

Your bursary will be calculated from information provided by you/your parents/step-parents or your spouse/partner in line with the national policy.

HOW MUCH WILL I RECEIVE IF I QUALIFY

The College determines the amount of your bursary by calculating:

- the maximum amount to which you are entitled (maintenance, books and travel)
- any contribution towards the above from you, your parents/step parents or your spouse/partner.

The bursary we then pay you is the maximum amount less any contribution. All elements of Parentally Supported and Self Supporting bursaries are means tested. Travel or study allowances paid to a student Under 18 and special educational needs are not means tested.

BURSARY RATES

The national bursary policy provides an agreed basic rate for each category of bursary. The actual amount paid to you depends on your personal circumstances.

The basic allowance is shown as a weekly rate for guidance only. Bursaries are normally paid on a four-weekly basis.

You must accept your bursary offer within 4 weeks or the offer of bursary award will be withdrawn.

| | Standard Weekly Allowance | Higher Weekly Allowance |
|--|---------------------------|-------------------------|
| Parentally Supported (over 18 under 25) | £70.48 | £89.07 |
| Self Supporting (over 25 or independent) | N/A | £89.07 |

Students under the age of 18 will usually be entitled to an Education Maintenance Allowance (EMA). **Information on EMA and its rates are provided on page 12. You may visit www.emascotland.com**

CAN I REMAIN ON MY BENEFITS?

Students are not entitled to receive DSS benefits and full maintenance allowance during the academic session. However students who are not required to register as being available for work may apply for bursary support to assist with travel and book costs while remaining on benefit. This mainly applies to lone parents however you should confirm this with your local benefits agency. Students in receipt of benefits such as Incapacity Benefit will be requested to have confirmation that their local Jobcentre have agreed their full-time attendance at college.

HOW WILL I BE PAID?

Payments will be made directly to your bank account by the Bank Automated Credit System. Normal practice is for payment to be made 4 weekly (usually on a Thursday). Your bank account must be compatible with the BACS system. If you have any doubt regarding your account details check with your branch for the correct information.

CONTRIBUTION TO YOUR BURSARY

Student Contribution

If you have any unearned income over the period of support required it will be used to calculate your bursary, however there is an amount which can be disregarded under the following headings:

Unearned Income up to £20.52 per week

Your bursary will be reduced pound for pound by the amount of any income left after the above allowances have been made. All support or maintenance payments should be submitted by the student.

Parental Contribution - Under 18

This contribution scale is applied to Under 18 bursaries.

If gross parental income is £20,351 a contribution of £45 is assumed. The contribution increases at the rate of £1 per £9 balance of income thereafter. This is demonstrated below:

| Gross Income | Contribution |
|------------------|--------------|
| £ | £ |
| less than 20,351 | 0 |
| 20,351 | 45 |
| 21,521 | 175 |
| 24,401 | 495 |
| 26,471 | 725 |

After the contribution has been assessed, it will be reduced by £152 in respect of each child (other than an award holder) dependent on the parents.

When brothers and sisters are similar award holders, only one parental contribution is assessed for the family and it is divided among the students and deducted from the individual awards.

Parental Contribution - Parentally Supported Student

This contribution scale is applied to Parentally Supported bursaries. If gross parental income is £24,275 a contribution of £45 is assumed. The contribution increases at the rate of £1 per £9 balance of income up to a threshold of £50,977 where it will change to £1 for every £6.50 to a maximum of £7,998.

This is demonstrated below:

| Gross Income | Contribution |
|------------------|--------------|
| £ | £ |
| less than 24,275 | NIL |
| 24,275 | 45 |
| 31,745 | 875 |
| 41,735 | 1,985 |
| 49,664 | 2,866 |

After the contribution has been assessed, it will be reduced by £152 in respect of each child (other than an award holder) dependent on the parents.

When brothers and sisters are similar award holders, only one parental contribution is assessed for the family and it is divided among the students and deducted from the individual awards.

Spouse/Partner Contribution

This contribution scale is applied to Self Supporting bursaries to students who are married or living as an unmarried couple.

If gross spouse/partner's income is £20,643 a contribution of £45 is assumed.

The contribution increases at the rate of £1 per £9 balance of income up to a threshold of £50,977 where it will change to £1 for every £6.50 thereafter.

This is demonstrated below:

| Gross Income | Contribution |
|------------------|--------------|
| £ | £ |
| less than 20,643 | 0 |
| 20,643 | 45 |
| 27,933 | 855 |
| 35,538 | 1,700 |
| 50,568 | 3,330 |

After the contribution has been assessed, it will be reduced by £152 in respect of each child (other than an award holder) dependent on the spouse/partner. When brothers and sisters are similar award holders, only one parental contribution is assessed for the family and it is divided among the students and deducted from the individual awards.

WHAT ARE MY RESPONSIBILITIES?

Attendance

You are expected to have **100%** attendance and the College will monitor attendance every 4 weeks to determine whether it is satisfactory. All bursaries are subject to the satisfactory conduct, progress and attendance of the holder during the course for which the bursary was awarded. If you fail to meet the conditions the College will require a refund of any sums already paid, cancel any future payments due and cancel the award altogether.

Unsatisfactory Attendance

If your attendance falls below 90% in any 4 week reporting period your bursary payments may be stopped immediately.

Illness

If you are absent within any term please ensure you submit sufficient college self certification. You must meet with your Curriculum Leader to discuss absence and sign form or it may not be set against your attendance.

Should you be absent for more than 1 calendar week due to illness you should submit a medical certificate from your doctor as soon as possible or your bursary may be stopped due to unsatisfactory attendance.

All medical cover eg self or medical certificates must be submitted to your Curriculum Leader immediately upon your return. Certification received 2 weeks after your return date may not be counted toward your attendance total.

You should note that absences covered by medical certificates are only accepted for up to 50% of any term providing progress is good. If you have missed so much of your course that you are advised it is no longer practical to continue your bursary will be stopped. You should keep in touch with your course tutor by telephone where practical.

Personal Circumstances

You should advise the office of any change in address or bank details. Should you not do this immediately bursary payments could be delayed.

It is your responsibility to advise the bursary office if there is a change in your financial circumstances or in the financial circumstances of any person whose income has been assessed in calculating your bursary.

Should you decide to leave or change your change your course you are responsible for advising the college.

WHAT IF I DECIDE TO STUDY PART-TIME?

Students regarded as part-time may be offered travel, study costs and necessary support for special educational needs. Part-time students will not be offered a maintenance allowance.

EDUCATION MAINTENANCE ALLOWANCE

EMA is a weekly allowance payable during term time with additional bonuses for attendance, achievement, progression and behaviour.

AM I ENTITLED TO AN EMA?

EMAs are available to eligible 16 to 19 year olds. Students whose 16th birthday falls between 1 October and 28th February are eligible to receive EMA from the January term. Travel or course expenses will also not start until January. Students are advised to contact their local authority to enquire if support is available for travel costs. If otherwise eligible you may be considered for an EMA away from home allowance if distance necessitates.

You must be on a recognised full-time course of study. Most students can receive an EMA for up to 3 years.

HOW MUCH WILL I RECEIVE?

EMA awards will be paid according to the total taxable household income. Payments are only made when you have 100% attendance and is paid fortnightly in arrears to your bank account. EMA is payable during term time, no payment will be made during short term.

Rates and conditions are correct at time of print and may be subject to change.

EMA Weekly Rate £30 (subject to household income)

The above rate shall apply where:

Income is less than £20,351 for families with one child in full-time education

Income is less than £22,403 for families with more than one child in f/t education

You may also be considered for a means tested away from home allowance of £35.40 if you cannot stay at home due to unreasonable travelling distance.

WHAT IS EXPECTED OF ME?

Attendance

You will only receive payment if your weekly attendance is 100%. If it falls below 100% in any week that payment will be withheld from you. This means you must attend all of your timetabled classes.

If you are absent due to illness you should submit a medical/self certificate. Full absence policy details will be issued once your application has been successfully completed.

Learning Agreement

You must hold a current signed Learning Agreement and you must adhere to the conditions of that Learning Agreement. This sets out the achievement, attendance and behaviour agreed between you and the college. You must continue to meet these conditions to receive your EMA. Payments will be withheld should you fail to do so.

HOW DO I APPLY?

You can be on either an EMA or a maintenance bursary but not both. To make things simple you should complete the full Bursary/EMA application form. From this we can assess your EMA and also award your travel and course expenses. Travel expenses are paid 4 weekly in advance.

WHEN SHOULD I APPLY?

Apply as soon as you have been offered a place on the course. If your fully completed application is received within 6 weeks of your course start date you will receive payment backdated to the start of term. If you apply later than this your payment will only be made from the date we receive your completed application form. You should aim to have your completed form submitted by 30 September 2011 or 2 March 2012 for January start courses.

CAN I APPEAL

Bursaries are assessed in accordance with national and college policies and rules and in accordance with the Direction made by the Secretary of State. As part of the College policy a formal appeals procedure has been established. You should contact the Bursary Office for full details of the appeals procedure.

CAN MY AWARD BE REASSESSED?

If during your course your personal circumstances change you may be able to apply for your award to be reassessed. You should write to the Bursary office giving full details.

HOW WILL THE INFORMATION BE PROCESSED?

All information supplied will be treated confidentially and when processed it will be stored under the terms of the Data Protection Act, 1998 on the college's computer system. This info will be used in the prevention and detection of fraud and may be used by SFC and other colleges for audit and monitoring purposes.

COLLEGE CALENDAR

Stow College operates a three-term calendar

Term 1

22 Aug 2011 - 25 Nov 2011

| | |
|---|------------------------------------|
| Full-time course enrolment commences | Tue 9 Aug |
| Full-time/Day Release/Twilight courses commence | Mon 22 Aug |
| Autumn Holiday | Fri 23 Sep & Mon 26 Sep |
| Mid Term Holiday | Mon 17 Oct - Fri 21 Oct |
| End of Term 1 | Fri 25 Nov |

Term 2

28 Nov 2011 - 2 Mar 2012

| | |
|------------------------------|-------------------------------|
| Christmas & New Year Holiday | Fri 23 Dec - Fri 6 Jan |
| All Courses commence | Mon 9 Jan |
| Mid term Holiday | Mon 13 & 14 Feb |
| End of Term 2 | Fri 2 Mar |

Term 3

5 Mar 2012 - 8 Jun 2012

| | |
|--------------------------|--------------------------------|
| Spring Holiday | Mon 2 Apr - Fri 13 Apr |
| May Day Holiday | Mon 7 May |
| May Week | Fri 25 May - Mon 28 May |
| Session 2011 - 2012 ends | Fri 22 June |

*All dates shown are inclusive. Please note dates shown are subject to change.
Errors and omissions permitting.*



43 SHAMROCK STREET
GLASGOW G4 9LD

75 HOTSPUR STREET
GLASGOW G20 8LJ

Telephone: 0141 - 332 1786



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