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## General Information

If you have any financial queries please visit the Student Funding Office within Spectrum in the Street Building, call the office on 01506 418181 or send an email to [bursaries@west-lothian.ac.uk](mailto:bursaries@west-lothian.ac.uk).

### Educational Maintenance Allowance (EMA)

#### 1 What is an EMA?

It is a weekly payment of £30.00 for students who are aged 16 and up to 19 continuing in full-time or part-time further education after reaching compulsory school leaving age.

#### 2 Who will be entitled to an EMA?

The conditions of the EMA are:

- you must have turned 16 by 30 September 2017. If you turn 16 between 1 October 2017 and 28 February 2018 you can be considered for an EMA from January 2018
- the household income must be below the income thresholds detailed below
- you must be attending a non-advanced further education course at College
- you must meet the residency requirements.

#### 3 What are the income thresholds for EMA?

The financial assessment will be based on income received during the tax year ended 5 April 2017.

£26,884.00 or below                      £30.00 per week  
(for families with more than 1 dependent child in the household)

£24,421.00 or below                      £30.00 per week  
(for families with a single dependent child in the household)

Documentary evidence of income will be required to support your application.

#### **4 For how long can EMA support be available?**

Payment of an EMA will normally be restricted to a maximum period of three years. It will be available for students aged 16 and up to 19 years of age providing household income does not rise above the threshold. A new application is required each year.

#### **5 Is there help available for travelling and course expenses?**

You can apply for help towards travelling expenses, books, tools and protective clothing through a Further Education Bursary.

#### **6 How will I be paid?**

Payments will be made fortnightly in arrears directly into the nominated bank account of the student.

The EMA can only be paid for each full week's attendance within term time. Payment cannot be made for the short term-time holidays which include the October break, Christmas and Easter.

#### **7 Attendance requirements**

The student must normally have 100% attendance for their full-time course to receive each week's payment. **Part payment for part attendance will not be made.** Students can self certificate for 5 days of absence within the academic year, forms can be collected from Student Funds Office. Where medical evidence is available the student can still receive payment for a maximum of 4 weeks of absence within the academic year. Medical evidence can include medical certificates, appointment cards/letters or evidence of medication. **A doctor or dentist appointment will only merit a half day absence.** 4 weeks maternity leave is allowed (6 weeks if a caesarean birth) and 2 weeks paternity leave. The student funds office must be notified of this in writing to continue payment throughout this time. Where evidence is not given for an absence the payment will be held.

## 8 Learning Agreements

A Learning Agreement is an agreement between the student and the College that explains what is expected in terms of attendance, conduct and progress.

To be eligible for an EMA you must have agreed and signed a Learning Agreement with the College.

## 9 What age must I be to get travel and study expenses?

You cannot receive a travel and study expense Bursary if you are under 16 on 30 September 2017.

### ***Christmas leavers***

Students who turn 16 between 1 October 2017 and 28 February 2018 do not generally qualify to leave full-time education until Christmas 2017. As a result they are not eligible for travel and study Bursary assistance until January 2018.

From September until Christmas these students may be eligible for assistance with either travel expenses or a public transport bus pass if they live in one of the listed areas on page 7.

**Note:** In order that the College can arrange for travel expenses or a public transport pass to be issued, it is important that Christmas leavers complete and return the Student Funding application form before they start their course in August.

## Bursaries

### 1 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 their education beyond their statutory school leaving date. An award can include allowances that cover a student's maintenance, travel and study costs. The bursary fund is cash limited and is subject to availability.

## **2 Who qualifies for a bursary?**

The student must satisfy the residential requirements. This means you must have been ordinarily resident in the British Islands throughout the three years preceding the start date of your course. You must also have been ordinarily resident in Scotland on the start date of the course. There are a number of special cases in relation to residency requirements. You should seek guidance from the Student Funding Office within Spectrum in the Street Building at West Lothian College if you are in any doubt.

## **3 Which courses are eligible for bursary support?**

A student should normally receive bursary support for one course of study to gain a vocational qualification provided that the student has not previously received financial support for a full-time course beyond the age of 18.

This applies to courses up to but not including Higher National Certificate level.

Applicants who have previously received either a mandatory or discretionary award from public funds will be considered by the College on an individual basis.

## **4 What period does a bursary cover?**

The bursary is calculated to cover the duration of the course eg the number of weeks at College including any short holidays. It is not intended to cover the student during the summer months.

## **5 What will the bursary consist of?**

According to the needs of the individual, the bursary may include sums to cover the costs of:

- a maintenance allowance
- dependants' allowance when appropriate
- allowances for study expenses, necessary books, instruments, tools and special clothing
- necessary and reasonable travelling expenses.

## 6 How much will I receive as a bursary?

The National Policy and Recommended Rates for FE Bursaries 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 paid in **four** weekly instalments two weeks in arrears, with the exception of the first instalment which is a 2 week payment.

**A student under 20:** a travel and study expense bursary will be awarded to a student who is under 20 at the start of his/her course. This is the date the course commences rather than the date the student starts the course.

**A parentally supported student:** a bursary will be awarded to a student who on the start date of his/her course has reached the age of 20 or turns 20 before the end date of the course but is under 25. This is the date the course commences rather than the date the student starts the course.

Standard (at home) Allowance	£77.01
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Higher (away from home) Allowance	£97.33
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**A self-supporting student:** A bursary will be awarded to a student who on the start date of his/her course is aged 25 years or over/has supported themselves for three years/is married. This is the date the course commences rather than the date the student starts the course.

Self-supporting	£97.33
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### Standard Allowance

The Standard Allowance is payable to all students living in the parental home. Dependent students will be assumed to live in the parental home if this is within reasonable daily travelling distance of the College. Therefore, any student who has moved out of the parental home but does not qualify as self-supporting will have their bursary assistance restricted to the standard (at home) rate of

maintenance if his/her parental home is within reasonable daily travelling distance of West Lothian College.

### **Higher Allowance**

- The higher allowance will be paid to all married students living in the matrimonial home.
- The higher allowance will be paid to all widowed, divorced or separated students living outwith the parental home.
- The higher allowance will be paid to self-supporting students not living in the parental home

## **7 Dependant Adult Allowance**

Students can receive this allowance if they have care, financial or legal responsibilities for an adult dependant. This allowance is £54.69 per week and is subject to a means test. A dependant allowance can only be considered when the adult dependant's weekly income is lower than £54.69 – claims of eligibility for a dependant allowance must be supported by documentary evidence such as proof of benefits. This evidence could include proof of receipt of a carer's allowance received by the student for the adult dependant.

## **8 Will I be able to claim travelling expenses?**

To be eligible for assistance with travel necessarily incurred in attending an approved course of study, students must live in one of the areas listed on page 7.

For students under the age of 18 years on the start date of their course, assistance will be given irrespective of parental income.

For all other students, eligibility for assistance with travel will be means tested and is dependent upon the level of contribution expected from the student and/or their parents/spouse/partner/legal guardian.

Travel arrangements are as follows:

<p>Addiewell          Armadale          Bathgate          Blackburn          Blackridge          Broxburn          Carmondean          Deans          East Calder          Edinburgh          Fauldhouse          Harthill          Kirknewton          Knightsridge          Polbeth          Pumpherston          Seafield          Stoneyburn          Uphall Station          West Calder          Whitburn</p>	<p>A first bus pass will be provided four weekly. <b>Two passport photographs must be submitted with application.</b></p> <p><b>If your course of study is only 2 days per week, you will not receive a bus pass and will only be entitled to £10.00 per week for Travel Expenses.</b></p>
<p>Kirkliston          Linlithgow          Newbridge          Winchburgh</p>	<p>College bus (E &amp; M Horsburgh Coach). Timetable available from the Student Funding Office. <b>Two passport photographs must be submitted with application.</b></p>

**Any area of Livingston not mentioned in the above table will not be entitled to travel expenses.**

If your town has not been mentioned please come and see us at the Student Funding Office.

## 9 How will my bursary be assessed?

Any bursary payable will be reduced on a pound for pound basis for unearned income received in excess of £20.52 per week. If you have an income, other than the bursary award **whilst you are attending College** give full details eg DWP benefits (including Working Tax Credits) gross income from pensions, bank and building society accounts, trust funds etc.

**If you are under the age of 25 on the start date of your course** and do not qualify as a self-supporting student (see page 11) then your bursary calculation will also be subject to a parental contribution. Your parents/legal guardians will be asked for details of their income in Section 12 of the application form.

In the assessment of the parental contribution the income taken as the starting point is the gross income of the applicant's parent(s) to 5 April 2016.

The two scales of parental contribution applicable are detailed below.

- **Parentally supported students – 20 or over but under 25 on the start date of your course**

The contribution scale is applied to parentally supported student bursaries.

If gross parental income is £24,275.00 a contribution of £45.00 is assumed. The contribution increases at a rate of £1.00 per £9.00 balance of income thereafter up to a threshold of £50,977.00 where it will change to £1.00 for every £6.50 eg:

<b>Gross Income</b>	<b>Contribution</b>
Less than £24,275.00	Nil
£24,275.00	£45.00
£31,745.00	£875.00
£49,664.00	£2,866.00

After the contribution has been assessed it will be reduced by £152.00 in respect of each child (other than the award student) dependent on the parent(s)/legal guardian(s).

Where other dependants are similar award students, only one contribution is assessed for the family and it is divided among the students and deducted from the individual awards.

- **Self supporting**

If you are married or living with a partner your award will also be subject to a spouse/partner contribution. You will be asked for details of your spouse/partner and his/her income in Sections 8 and 12 of the application form.

A student's assessed award is reduced by the amount of contribution which the spouse/partner is considered to be able to make towards the student's expenses.

In the assessment of the spouse/partner contribution, the income taken as the starting point is the gross income of the spouse. If the gross income is £20,643.00 a contribution of £45.00 is assumed. The contribution increases at the rate of £1.00 per £9.00 balance of income thereafter, up to a threshold of £50,977.00 where it will change to £1.00 for every £6.50.

<b>Gross Income</b>	<b>Contribution</b>
Less than £20,643.00	Nil
£20,643.00	£45.00
£27,933.00	£855.00
£35,538.00	£1,700.00
£50,568.00	£3,370.00

After the contribution has been assessed it will be reduced by £152.00 in respect of each child (other than the award student) dependent on the spouse.

Where other dependants are similar award students, only one contribution is assessed for the family and it is divided among the students and deducted from the individual awards.

## Examples

- **Parentally supported students:**

$$38 \text{ weeks} \times \text{£}75.91 = \text{£}2,884.58$$

If the student's parental income was £24,275.00 or less the sum of £2,884.58 would be payable in full.

However, if the parental income was £31,745.00 for example, a contribution of £875.00 would be expected and a maintenance allowance of £2,009.58 would be paid (£2,884.58 - £875.00).

- **Self-support student (25 or over) married and living in the marital home:**

$$38 \text{ weeks} \times \text{£}95.94 = \text{£}3,645.72$$

However, if for example the partner's income was £27,933.00 and the student has two children, the contribution would be as follows:

$$\text{£}27,933.00 = \text{£}855.00 \text{ contribution}$$

$$2 \text{ children} = \text{£}152.00 \text{ per child}$$

Therefore an amount of £304.00 would be deducted from the contribution  $\text{£}855.00 - \text{£}304.00 = \text{£}551.00$

The calculated allowance would be  $\text{£}3,645.72 - \text{£}551.00 = \text{£}3,094.72$

**Please note that these are simple examples of how a bursary might be calculated. The level of award payable will depend on the student's individual circumstances.**

## 10 How do I qualify as a self-supporting student?

A self-supporting student must have:

- no parent living; or
- attained the age of 25 years on the start date of your course for which the bursary application is made; or
- been married or lives as an unmarried partner prior to the commencement date of the course for which the bursary application is made.
- supported himself or herself out of earnings from full-time employment or benefits for any three years preceding the commencement date of the course for which the bursary application is made. We will require documentary evidence such as three years p60s or a letter from your local Inland Revenue tax office.

Periods that may be counted as part of the three years are:

- any time during which a student had the care of a person (adult or child) dependent on them and/or was in receipt of sickness, DLA or maternity benefits
- periods during which the student was in receipt of DWP benefits ie Jobseekers Allowance, Income Support or training under government sponsored course.

The onus is on the student to provide documentary evidence to prove they have self-supporting status. If there is not sufficient evidence to prove this, then West Lothian College will consider that student under one of the other categories of support.

## 11 What happens if I am receiving benefits?

Full-time students do not generally qualify for payments of benefits. However, if you are eligible to receive DWP benefit and are **not** required to be available for work you may receive bursary support for equipment and travel costs whilst retaining your right to benefit. This will generally apply to single parents, with dependants under the age of five or in some cases people receiving ESA (this must be checked with the DWP)

Before submitting your bursary application you must have form BUR6 (enclosed with the application form) completed by the DWP/Jobcentre Plus confirming your eligibility to receive such support.

If you are in any doubt about your eligibility you should seek advice from the Student Funding Office within Spectrum in the Street Building at the College.

## 12 When should I apply?

When you have been offered a place on the College course and accepted that place in writing then you should receive a funding application in the post to apply for a bursary/EMA. **The closing date for applications is 30 September 2017** for courses starting in Autumn 2017 and **28 February 2018** for courses starting in January 2018. Applications will be accepted after these dates but any money entitlement will not be backdated and will be awarded from the date the application was received.

**HAVING SUBMITTED YOUR APPLICATION FORM YOU SHOULD RECEIVE AN ACKNOWLEDGEMENT TEXT. IF YOU DO NOT HEAR FROM THE COLLEGE STUDENT FUNDING OFFICE WITHIN THREE WEEKS OF POSTING YOUR FORM THEN YOU SHOULD CONTACT THEM TO CONFIRM RECEIPT.**

## 15 How will I be paid my bursary?

The College will pay your bursary directly into your bank account. The first instalment will be a 2 week payment paid on the 8 September 2017. Further instalments will be 4 weekly as per payment schedule that you will receive with Award. The first instalment will not be released until your PDP Lecturer can verify that you have started your course. There will be a form sent to you with your Bursary Award letter which your PDP Lecturer must sign to endorse payments.

## 16 What are the conditions of the award?

The full conditions will be issued to you with your letter of award. However, in general the following conditions must be met:

- All bursaries are subject to satisfactory conduct, progress and attendance of the student. The student must normally have 100% attendance for their full-time course to receive each week's payment. Students can self certificate for 5 days of absence within the academic year, forms can be collected from Student Funds Office. Where medical evidence is available the student can still receive payment for a maximum of 4 weeks of absence within the academic year. Medical evidence can include medical certificates, appointment cards/letters or evidence of medication. **A doctor or dentist appointment will only merit a half day absence.** Where evidence is not given for an absence the payment will be held.
- 4 weeks maternity leave is allowed (6 weeks if a caesarean birth) and 2 weeks paternity leave. The student funds office must be notified of this in writing to continue payment throughout this time.
- Absence for holiday purposes. Since the Bursary is paid for students to be in attendance and holidays are determined by the October, Christmas and Easter breaks, West Lothian College will **not** make bursary payments for periods where a student is on holiday during term-time.
- Any changes in income or other particulars relevant to the bursary should be notified to the Student Funding Team immediately. The student or any person acting on the student's behalf shall, at such

times as the College requires, provide information and documents necessary to exercise its functions.

- The College may revise the bursary at any time during its tenure and may suspend or terminate the bursary without further warning if the conditions of award are not complied with or if the college is not satisfied with the conduct or progress of the student.  
**Additionally, bursary is subject to availability of funds.**

### **17 What happens if I withdraw from my course?**

It is the responsibility of the award students to notify the Student Funding Team immediately upon withdrawal from their course of study. The College is entitled to reclaim all money previously paid but, where progress and attendance have been satisfactory for at least 13 term time weeks, allowances are normally given up to the student's last date of (regular) attendance.

### **18 What happens if I am overpaid?**

If a student is overpaid for any reason, the College will request repayment of the sum overpaid. The student will be obliged to pay the College the sum requested. **This means that when a student is overpaid, whether because of failure to report changes in circumstances or because of withdrawal from his/her course or for any other reason, the College has the right and duty to seek recovery and will normally do so.**

### **19 Is there an Appeals Procedure?**

All students are advised, in the first instance, to discuss any grievance they have with a member of staff from the Student Funding Team. They provide any information or assistance required on appealing against bursary decisions.

If you are not satisfied with the reply given at this stage you may wish to submit a formal Letter of Appeal to the College Managed Funds Committee who will respond to you within 10 working days. An Appeal should be made by letter within **28** days.

## **20 What happens if I need further financial help?**

In some circumstances students on bursaries find themselves in financial difficulties. The College may be able to give additional support from:

### ***Further Education Discretionary Fund***

This fund can provide extra support for students who need help with housing costs.

Please complete the Further Education Discretionary Form.

This fund will be targeted at students in particular need.

### ***Childcare Fund***

This fund is designed to help students with their childcare costs. There is a maximum of £25.00 per child per full day and £12.50 per half day payable. Lone parents are also entitled to an extra £1,215 per year. Assistance can only be offered where the student is using a registered child minder, nursery or after school club. Please complete the Childcare Form.

Application forms for the Further Education Discretionary Fund the Childcare Fund can be collected from the Student Funds Office.