

National policy for further education bursaries: 2010-11

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This guidance stipulates the conditions of use of bursary funds allocated to colleges by SFC and sets out the rates for calculation for academic year (AY) 2010-11

FAO: Principals and directors of Scotland's colleges

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The bursary policy: national policy for further education bursaries, 2010-11

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Introduction

- 1 This policy supports the aims of the Scottish Further and Higher Education Funding Council's (SFC's) corporate plan 2009-12. Working with Scotland's colleges we will seek a system of further education in which, through the provision of high quality education and learning, students have enhanced their general and specific skills, their confidence, self-reliance, motivation, and capacities in ways that:
 - meet the needs and expectations of employers in Scotland, the rest of the UK and internationally and which address the particular economic demands of the plan period;
 - lead to an improved utilisation of those skills in the work place;
 - allows individuals over time to develop their skills and capacities for learning without the need for unnecessary repeated study; and which
 - is underpinned by a system of financial support for students that targets support where it is most needed, so that, as far as practicable, opportunities to learn are determined solely by a person's capacities and ambitions.
- 2 The policy stipulates the conditions of use of bursary funds allocated to colleges by SFC and sets out the rates for calculation for academic year (AY) 2010-11.
- 3 The bursary fund is cash limited. Students who are eligible for support from this fund are not automatically entitled to this support.
- 4 This policy is similar to the 2009-10 policy, with more specific changes noted in paragraphs 13 to 15 below. Aspects of the bursary scheme previously contained in the Further Education Bursaries (Scotland) (no.3) Direction 2005 have been included in relevant sections of this policy.
- 5 Due to an increased demand on the budget and increased interest in the area, we have sought wider feedback on the changes to this year's policy. We have taken on board the views from colleges and other stakeholders for changes adopted in the 2010-11 policy. In addition, this document gives advance notice of changes that will be implemented in AY 2011-12 that were also agreed as part of this exercise. A fuller analysis of the consultation responses and decisions

taken are given in circular SFC/20/2010 and all responses are on the Council's website at:

http://www.sfc.ac.uk/news_events_circulars/Consultations/2010/ProposedpolicychangesforstudentsupportandfeewaiverfromAY201011.aspx

- 6 The rates and scales within this policy are aligned with those used by the Student Awards Agency for Scotland (SAAS) for advanced students and there is no increase from AY 2009-10.
- 7 This policy has been produced for bursary and student support officers within colleges. We recommend that colleges publish their own individual policies for advising students on student support matters. This will ensure the students receive information that is relevant to their own circumstances and local community.
- 8 The terms of this policy do not affect how colleges use other student support funds, unless referred to in the policies for those particular funds or referred to in this policy.
- 9 Where a college chooses to supplement bursary funds with its own resources, it may use the additional resources as it sees fit.
- 10 This policy includes a glossary of terms (see paragraph 182 onwards). Student support staff may also wish to refer to the Council's webpage for student support administrators at:

http://www.sfc.ac.uk/information/information_funding/student_support/info_links_for_student_support_admin.html

Specific changes to 2010-11 policy

- 11 This document is available as a PDF document on the SFC website. Any future changes, where and when necessary, will be made to the appropriate section of the document, throughout the academic year. Changes will be reflected by the change of version number and date at the foot of the document and will be preceded by a circular announcing any update together with an announcement to the bursary advisory network.
- 12 There has been no change to the student support allowances for AY 2010-11, they will remain at the levels set for AY 2009-10.

- 13 The policy for AY 2010-11 be subject to the following changes:
- a reduction of the study cap to 15%, attendance criterion increased to 90% and for travel costs an increase in the travel radius from 1 to 2 miles, all as a result of the recent consultation exercise with the college sector and stakeholders;
 - as directed by the Scottish Government – to disregard the disability related element of a war pension for ex-service personnel who themselves apply for student support; and
 - as announced in the in-year redistribution circular SFC/30/2009, that colleges are no longer allowed to carry-forward any funds with effect from AY 2009-10.

The policy has also been subject to a minor revision to update terminology in respect of welfare benefits.

- 14 In addition the document gives advance notice of changes to be implemented to the policy in AY 2011-12, which are also as a result of the recent consultation exercise thereby allowing colleges time to make the necessary changes to their payment processes.
- 15 The table below details all the changes to the AY 2010-11 policy as well as notifying the changes to be made in AY 2011-12.

Section	Paragraph number/s	Reason for change to AY 2010-11 policy
Changes to improve consistency		
Student Assessment	146, table 2	Working tax credit (not childcare element) This has been amended to read: <ul style="list-style-type: none"> • working tax credit (not childcare element or disability element)
Parental assessment	153, table 5	Working tax credit (not childcare element) This has been amended to read: <ul style="list-style-type: none"> • working tax credit (not childcare element or disability element)
Partner assessment	167, table 10	Working tax credit (not childcare element) This has been amended to read: <ul style="list-style-type: none"> • working tax credit (not childcare element or disability element)
Glossary of terms	183	Alternative funds: this paragraph gives examples of what benefits should be considered and cites <u>employment support allowance</u> . This is amended to read: <ul style="list-style-type: none"> • employment and support allowance
Glossary of terms	207 (v)	Self supporting students: sub paragraph (v) lists sickness and disability benefits. This will be amended to include: <ul style="list-style-type: none"> • employment and support allowance
Change already announced in SFC/30/2009		
Fund management	24-26	This has been updated to reflect the announcement made in circular SFC/30/2009 - In year management of student support funds: 2009-10. That circular announced the removal of the 5% carry forward allowance from AY 2009-10 onwards, advising that any unspent funds will be clawed back in full.
Change advised by Scottish Government		

Section	Paragraph number/s	Reason for change to AY 2010-11 policy
Student assessment	144	<p>This direction is from the Scottish Government –to disregard the disability related element of a war pension for ex-servicemen who themselves apply for student support.</p> <p>War Pension: This will be amended to include:</p> <ul style="list-style-type: none"> • war pension: disability element only.
<p>Changes resulting from recent consultation exercise To be applied AY 2010-11</p>		
Fund management – Study cap	25	<p>This has been updated to reflect the change approved as a result of the recent consultation exercise:</p> <p>Spend on study costs must not exceed 15 per cent of the college’s initial bursary allocation unless otherwise agreed in advance.</p>
Administration of award – Attendance	59	<p>This has been updated to reflect the change approved as a result of the recent consultation exercise:</p> <p>Bursary awards should only be made for attendance of at least 90 per cent of planned classroom hours.</p>
Calculation of award - Travel costs	115	<p>This has been updated to reflect the change approved as a result of the recent consultation exercise:</p> <p>Students who live more than two miles from the college are eligible for consideration for a travel allowance.</p> <p>There is no change to travel support arrangements for students with additional support needs. There are no changes to the travelling costs that can be included in the allowance including</p>

Section	Paragraph number/s	Reason for change to AY 2010-11 policy
		the travel costs of students with dependent children.
Changes resulting from recent consultation exercise To be applied AY 2011-12		
Administration of award – Limit advance payments to students to two weeks	58	This will be updated in AY 2011-12 to reflect the change agreed in the consultation conducted in April 2010: Bursary awards – only a maximum of two weeks should be paid in advance. Colleges who already operate systems of paying more than two weeks in arrears may continue doing this. This change does not impact on the purchasing of study items only the financial payments to students.
Administration of award – Payments in arrears no more than six weeks	58	This will be updated in AY 2011-12 to reflect the change agreed in the consultation conducted in April 2010: Bursary payments can only be backdated to the start of the course if the complete application is received within 6 weeks of the start of the course. (This does not include any delay incurred due to the need for official documentation.)
Calculation of award – Study expense allowance - Overseas trips	113	This will be updated in AY 2011-12 to reflect the change agreed in the consultation conducted in April 2010: Overseas trips are no longer fundable from bursary funds. Colleges who may find this problematic can make representation to SFC to discuss transitional arrangements.

Conditions of grant

Context

- 16 The college governing body has power under section 12(2)(c) of the *Further and Higher Education (Scotland) Act 1992* to provide to students of its college such assistance of a financial or other nature as it considers appropriate.
- 17 It is a condition of the Education (Access Funds) (Scotland) Direction 2009, that the Council shall administer student support funds, in conjunction with the fundable bodies, in accordance with the requirements of section 73ZA of the Education (Scotland) Act 1980, the Education (Access Funds) (Scotland) Regulations 1990, the Education (Access Funds) (Scotland) Determination 2009.

Use of bursary allocations

- 18 Colleges should apply the terms of this policy when using the funds allocated to them from SFC for bursary purposes. This includes any funds which the SFC previously allocated to a college that the college has not spent and is carrying forward into AY 2010-11. Funds may only be used for student support purposes, as described in this policy.
- 19 Colleges should also apply all relevant legislation, and any supplementary guidance the Council may issue from time to time, when using bursary funds.
- 20 Under the Education (Access Funds) (Scotland) Determination 2009, residential criteria for bursaries are as set out in Schedule 2, where “Scotland” excludes the local authority areas of Orkney Islands and Shetland Islands. A bursary payable to or in respect of a person who is eligible for a bursary only by virtue of Part 2 of Schedule 2 may include sums only in respect of tuition and other fees payable in respect of that person (see paragraph 43).
- 21 General conditions of grant also apply, as described in the 2010-11 main recurrent grant letter SFC/14/2010.
- 22 **Colleges must apply to the Council for dispensation to vary or add to the terms of this policy, including the limits set on the use of funds.**

- 23 Colleges cannot use bursary funds allocated to them by SFC in a way that does not adhere to the guidance in this policy, or a variation agreed by the Council. Any college wishing to discuss this should contact Jane Scott, FE Funding, email: jscott@sfc.ac.uk Tel 0131 313 6660.

Fund management

- 24 This policy sets out the minimum criteria, maximum rates and minimum contribution scales that a college must apply in allocating bursary funds. The bursary fund is cash-limited and colleges may have to exercise discretion to target support to meet local priorities and the needs of their students.
- 25 Spend on study costs must not exceed 15 per cent of the college's initial bursary allocation for 2010-11, unless otherwise agreed in advance (see paragraph 41). Colleges are reminded that this cap does not apply to funds colleges spend on meeting the additional study costs incurred by students as a direct result of a disability, through the additional support needs for learning allowance.
- 26 Colleges who expect this change to be problematic are invited to contact Jane Scott, Policy Officer, email:jscott@sfc.ac.uk, Tel 0131 313 6660.

Using bursary funds for childcare

- 27 Colleges cannot vire or transfer funds from bursaries to FE childcare but they may spend bursary funds on childcare. The maximum amount of bursary funds which colleges may spend on FE childcare is 50 per cent of the amount they were allocated for the childcare fund.
- 28 SFC expects colleges to use their childcare fund in full before using bursary funds as childcare funds (see the national policy for FE discretionary and childcare funds for information on the use of childcare funds). If a college wishes to use bursary funds for FE childcare but has not spent its FE childcare allocation in full then the college must contact SFC for permission to spend bursary funds as childcare funds. In addition, the college must ensure they explain this in writing when submitting their audited statement for student support funds (see paragraphs 35 to 37).
- 29 Colleges can choose to hold bursary funds in a separate bank account but this is not a condition of grant. There is no requirement to apply any interest earned on these funds to the fund balance.
- 30 Colleges should have in place systems which minimise incorrect payments of bursary funds. However, where there has been overpayment for any reason and funds are recovered these should be

credited to the fund balance at the time of recovery. The administrative costs of recovering these funds, in line with other administrative costs relating to Council student support funds, should be met from core college funds.

Using FE childcare and discretionary funds as bursaries

- 31 Colleges may now, use their FE childcare and discretionary funds to meet shortfalls in their bursary allocations. This is in line with the announcement made in Circular SFC/54/2008, student support funds preliminary in-year redistribution This introduces flexibility between bursary and FE childcare and discretionary funds to meet the needs of students.
- 32 In order that we can fulfil our duty to account for the proper use of public funds any college who wishes to do this must first apply in writing to SFC to request this flexibility. Any FE childcare and discretionary funds used in this way must meet the conditions of the bursary policy in full. Colleges cannot use FE childcare and discretionary funds to meet bursary needs of students who are not eligible. Please ensure that you have met the childcare needs of students who are already being supported at the college before considering using these funds for bursary purposes.
- 33 Please note that this is not a virement of funds and to avoid clawback you should record your spend under FE childcare and discretionary funds in your audited student support return.
- 34 Colleges need to renew this request annually.

Audit and data collection requirements

- 35 As stated in previous policy documents it is our intention to move to the individual student support return (ISSR) and drop the requirement for an audited aggregate return. We had hoped that this move would take place for AY 2010-11 data. However, after review of the 2008-09 return we do not feel that the data can be used as a replacement of the aggregate return at this stage but we remain hopeful that we may move to the ISSR for AY 2011-12. For AY 2010-11 colleges are required to complete:
 - an audited aggregate student support return; and, in parallel
 - an individual student support return (ISSR).

- 36 The due date for both these returns has been 31 December following the completion of the academic year. Information and guidance on both these returns can be found in previous years' student support policies and through links provided in these policies.
- 37 We advise that the audited data should continue to be collected at individual level as this will provide most flexibility in responding to the eventual data return requirements.

Clawback

- 38 The Council will recover any funds which remain unused.
- 39 The calculation of unspent funds takes account of funds carried forward from earlier years. The available funds are taken to be the allocation for a year (as announced in the relevant main grant letter) plus the unspent funds carried forward into that year. Where appropriate, the available funds also take account of funds received or relinquished as part of the in-year redistribution process. Unspent funds are the available funds less the audited spend.
- 40 Unspent funds for AY 2010-11 will be clawed back by the Council in the last months of AY 2010-11.
- 41 Colleges that overspend on their study cap should note that this overspend does not count as qualifying bursary spend in the bursary clawback calculations. Such overspends must be met from other college resources.

Administration of the award

Amount of bursaries

- 42 The amount of a bursary shall be determined by the college. This may include sums in respect of:
- the maintenance of the holder and of any person dependent on the holder during periods of full-time study and during vacations;
 - travelling expenses necessarily incurred, or to be incurred, by the holder in undertaking the course of education in respect of which the bursary is awarded; and
 - other expenses incurred, or to be incurred, by the holder in taking advantage of educational facilities.
- 43 The college may also determine support for tuition and other fees payable in respect of the holder of a bursary (or other students within the eligibility criteria set by the Council). This support should be within the terms of the Fee Waiver Grant Policy AY 2010-11, issued at the same time as this policy, drawing on the initial fee waiver grant allocation specified in the main grant letter for AY 2010-11.
- 44 In determining the amount of a bursary, the college may take account of the sums, if any, which in their opinion the holder of the bursary, the holder's parents and the holder's spouse or civil partner can reasonably be expected to contribute towards the holder's expenses¹.
- 45 The amount of a bursary may be revised at any time if the college thinks fit having regard to:
- the failure of the holder to comply with the conditions of the bursary; or
 - all the circumstances of the holder or his or her parents or both as the case may be; or

¹ The 'holder's spouse' shall, where the college considers it appropriate, include the other member of a couple who are not married to each other but who are living together as husband and wife and 'holder's civil partner' shall, where the college considers it appropriate, include the other member of a couple who are not civil partners to each other but who are living as civil partners to each other. (See also the glossary definitions of "married" and "partner" at paragraphs 197 and 203 respectively.)

- any error made in the computation of the amount of the bursary.

Conditions of bursary

- 46 Every bursary shall be held subject to the following conditions:
- the holder shall comply with the requirements of the course of education in respect of which the bursary is awarded;
 - the college shall be satisfied as to the conduct and progress of the holder; and
 - the holder shall provide the college with such information and such documents as they may from time to time require to enable them to exercise their functions in line with this policy.
- 47 If the above conditions are not complied with, or if the holder receives from any other source any sum which, in the opinion of the college, makes it unnecessary for the holder to be assisted by means of a bursary, the college may suspend payment of the bursary or terminate the bursary.
- 48 It shall be a condition of payment of a bursary that the applicant gives a written undertaking to pay to the college any amount of which they may request repayment in the circumstances specified above. See paragraph (57) for further details.
- 49 Where the college is satisfied that there has been an overpayment of bursary for any reason and requests repayment of all or part of the overpayment, and the holder has given an undertaking as above, the holder shall be obliged to pay to the college the amount requested.

Documentary evidence

- 50 As above, all students and relevant parents or partners should supply supporting documentary evidence whenever they are required to do so. In line with any requirements agreed with college auditors, colleges should record evidence that they have seen the original documents supporting a student's claim to eligibility for an award, through for example, age, marital status or receipt of benefits. The retention of photocopies of this evidence is at a college's discretion and should be in line with current Data Protection principles.
- 51 Colleges may apply to the Council for dispensation to accept, at their discretion, clear and certified copies of required documents. Such

copies must be certified by a recognised public official, whose contact details must be provided to the college. Dispensation requests should outline the range of copied documents to be accepted and procedures for verifying their validity.

52 Where this information is not provided, or where the college believes a student or relevant parent or partner is withholding information that may be relevant to the student's application, colleges may use their discretion to:

- offer the student a provisional award (see paragraph 49); or
- refuse to offer the student an award.

53 If the required documentation is not available at the time of application a college may (at its own discretion) approve a provisional award until such time as that documentation becomes available. However, if the provisional award exceeds the final award the college should demand refund for any overpayment given.

Amending an award

54 Colleges can use their discretion to amend a bursary award if they discover changes in student circumstances but this must be supported by documentation. (See also paragraphs 156 and 169.)

Payment of student bursaries

55 SFC recommends that colleges pay students their award by BACS in instalments, at least once a month.

56 Colleges can pay students these instalments in advance and should reserve the right to withhold, stop or demand refunds for bursary payments based on a student's suspension and/or commitment to progress.

57 Students should sign a declaration on the bursary application form undertaking to refund on demand any overpayment made. This includes overpayments due to miscalculation, re-evaluation of eligibility, unsatisfactory attendance or failure to comply with the college's code of conduct. The student should acknowledge that repayment methods may include reduction or suspension of future payments.

Forthcoming change to payment of student bursaries in AY 2011-12

58 Colleges should note the following changes that will be implemented in AY 2011-12:

- the equivalent of two weeks of any bursary award is the maximum amount of bursary funds that can be paid in advance to any student. However, any college who operate systems of paying more than two weeks in arrears may continue to do so. This change does not impact on the purchasing of study items, it only affects the financial payments to students; and
- bursary payments can only be backdated to start of the course if the complete application is received within six weeks of the start of the course. (This does not include any delay due to the need for official documentation.)

Attendance

59 Bursary awards should only be made available for attendance of at least above 90 per cent of planned classroom hours. Colleges should produce their own rules for measuring satisfactory attendance. In producing rules for satisfactory attendance, colleges should have regard to disability discrimination legislation (see paragraph 64). Colleges are also advised to produce their own guidance for authorised absence.

60 SFC will be working with the sector over the summer of 2010 to develop satisfactory attendance criteria and guidance on managing attendance breaches.

61 Colleges should withhold payment and demand refunds for periods of unsatisfactory attendance (see paragraph 59). In undertaking this, colleges should take account of the student's circumstances.

Student appeals

62 We recommend that grievances concerning the application of this policy be made in the first instance to the relevant college student support staff. If the student is still unhappy with the result, systems should be in place to allow the student to take this grievance further. This system should include people who are impartial to the case. SFC is willing to provide explanations of policy but should not be involved as part of the appeal process.

Legal considerations

- 63 Colleges should be aware of equality legislation in relation to student support matters. This includes the *Disability Discrimination Act* and the *Race Relations (Amendment) Act 2000* and the *Equality Act 2006*.
- 64 **Disability Discrimination Act:** The *Special Educational Needs and Disability Act 2001* amended the *Disability Discrimination Act 1995*. This legislation makes it unlawful for bodies responsible for providing post-16 education, including colleges, to discriminate against disabled students and other disabled people. The *Disability Discrimination Act 2005* came into effect in December 2006 – this relates to the functions of public authorities, including colleges, not covered by the earlier stages of legislation.
- 65 **Race Relations (Amendment) Act 2000:** SFC reminds colleges that it is a legal requirement to record and monitor student ethnicity. SFC recommends that student support applications and awards are also recorded and monitored.
- 66 **Equality Act 2006:** Human rights and gender duty requirements: Colleges must be aware of any gender or gender reassignment issues when making awards. Further guidance can be obtained from the newly formed Equality and Human Rights Commission.
- <http://www.equalityhumanrights.com>
- 67 **Data Protection Act:** All personal data must be processed in accordance with the eight principles of the Data Protection Act 1998. Colleges should inform students that they, SFC and other colleges may use the information students provide on their application form for audit, monitoring and fraud avoidance purposes.
- 68 In extraordinary instances where personal student data needs to be transferred to the SFC or any other agency or institution this should be carried out securely by encryption and in accordance with an agreed data sharing protocol.
- http://www.opsi.gov.uk/acts/acts1998/ukpga_19980029_en_1
- 69 **Data retention:** SFC recommends that a reasonable period to keep this information is one year after the student's period of support has expired.

Eligibility for award

- 70 A bursary award may only be offered if both the student and their course are eligible for support. Colleges should establish eligibility before considering a student for an award. There is no automatic entitlement to bursary funds, even where eligibility is established (see paragraph 24).

Eligibility of student

- 71 A student should only be deemed eligible for an award if all of the following criteria apply:

- they are residentially eligible. To be residentially eligible, the student should satisfy the legislative conditions contained within the Education (Access Funds) (Scotland) Determination 2009 or subsequent updates (see paragraph 20);
- they are beyond their statutory school leaving date and have left school. If a student has not reached their statutory school leaving date when they start the course, but they will have before the end of the course, they are eligible for support from the first day after they reach their statutory school leaving date.

However, a college can buy equipment for such a student before they reach their statutory school leaving date. In this case, the college may purchase equipment for that student and then reimburse this cost from bursary funds once that student becomes eligible for a bursary award, provided they are still attending the course at that date. This practice must meet all conditions placed on study allowances. Please refer to paragraphs 108 to 112 for more details;

- they are not or will not be eligible to receive alternative funds. If either (i) or (ii) below applies, then the student will not be eligible to receive the full relevant allowance in this policy during the time they are receiving those alternative funds.
 - (i) the student already receives and will continue to receive funding towards all or some of the costs covered by a bursary award; or

- (ii) the student will become entitled to receive funding towards all or some of the costs covered by a bursary award during their course.

If the value of alternative funding is less than the student would have received through the bursary policy then the college may choose to top-up the alternative funding (on a means-tested basis). However, the total amount must not exceed the value of funds that a student would have received if funded solely through bursary funds.

Students eligible for Education Maintenance Allowances (EMAs) are not eligible to receive an at home maintenance allowance from bursary funds. However, they may be considered for travel, study and other allowances, including an *away from parental home allowance* for students under 18 (see paragraphs 89 to 91).

Bursary maintenance allowances are not deemed to cover additional living costs incurred by virtue of a disability. If a student is in receipt of funds to cover additional living costs, such as disability living allowance, then these funds should not result in a deduction or replacement of any maintenance allowance for which that student is eligible.

- they have not previously received bursary or Student Awards Agency for Scotland (SAAS) support or equivalent towards their maintenance, study or travel costs. Any previous ‘fees only’ awards or support for students received while aged under 18 (including, for instance, EMA, SAAS or bursary awards) should be disregarded for this purpose.

Students who are ineligible for the above reason may still be eligible to receive bursary support, if both (i) and (ii) below apply.

- (i) The student’s cumulative support (including bursary, SAAS support or equivalent) covers less than the full-time equivalent of three years or less within the last six years. This includes support given to students who did not complete their course but excludes the support currently being applied for. (Three years equals 129 weeks of full-time bursary support or 156 weeks of full-time SAAS support.)

Students with disabilities may take longer to complete a course for reasons directly related to their disability. If their course

(ii) at least one of the following circumstances applies to the student:

-they last received support at least four years ago; or

-they last received support at least two years ago and immediately prior to enrolling on the course had been registered as a jobseeker for a continuous period of no less than three months; or

-they last received support for a course which enabled them to progress towards the course they now require support for; or

-they did not complete and/or failed the course that they previously received support for on medical or compassionate grounds. This includes situations where the student is re-sitting the course. Students should submit medical reasons to colleges with a doctor's certificate and should submit compassionate grounds to the college in writing; or

-any other reason, but only if the student has not relied on this paragraph to receive an award within the previous four years.

Colleges should base when a student last received support on the final day of the course that they received support to attend at college (or equivalent) and not on the day on which the final support payment was made;

- they are not adding to or improving an existing advanced level qualification. This is regardless of whether or not the student had received funding for their previous course. If the student possesses a qualification equivalent to SCQF level 7 or above, a college can deem them to be eligible if their current qualifications

are obsolete in the workplace or to them and/or unrelated to the course they wish to pursue;

- they will be eligible for recurrent funding from SFC². The only exception to this is if the student is repeating a course and they are otherwise eligible for support. The reason for this exception is that recurrent funding is not available for students who are repeating a course within an academic year. Colleges should refer to the SUMs guidance letter for 2010-11;
- they can be defined as (please refer to the glossary of terms for more details on each student type):
 - (i) a student under 18; or
 - (ii) a parentally supported student; or
 - (iii) a self-supporting student.

Eligibility of course

72 A course is eligible to receive support if all of the following five criteria apply:

- it is eligible for recurrent funding from SFC. Colleges should refer to the SUMs guidance letter for 2010 -11;
- it is of a level that does not qualify for support from SAAS;
- it is a non-advanced course;
- it progresses to or results in a qualification. A course that does not progress to such a qualification may be eligible, provided the course either:
 - (i) lasts no more than the full-time equivalent of 18 weeks; or
 - (ii) falls under the terms of the dominant programme group 18. Colleges should refer to the SUMs guidance letter for 2009-10.

Courses not defined in (i) or (ii) that do not progress to, or result in a qualification may still be eligible if they exclusively cover basic skills. Colleges running such courses should contact SFC to discuss their

² Although a requirement for recurrent funding eligibility, students are **not** required to have completed a defined proportion of their course before becoming eligible for consideration for bursaries

eligibility; and

- it results in a qualification within the full-time equivalent of three years. A qualification should normally be achieved within the full-time equivalent of one year and a course is not eligible if it takes more than the full-time equivalent of three years to achieve.
- this excludes courses for students who require Extended Learning Support, provided the student's personal learning support plan anticipates that the course will take them more than three years to complete.

Calculation of award

General

73 If both the student and the course are eligible for support then the college should calculate the student's award. An award can only feature the following allowances:

- maintenance allowance;
- dependant allowance;
- study expense allowance;
- travel expense allowance; and
- additional support needs for learning allowance.

Colleges are reminded however that where a student has access to alternative funds, this renders them ineligible for the relevant full allowances (see paragraph 71, bullet point 3). A student's alternative funds may cover only some of the purposes for which bursary allowances may be awarded. In such cases, where the student is otherwise eligible, the college may, at its discretion, consider offering support from other bursary allowances.

74 Under no circumstances should colleges offer a student an allowance based on a category that does not define the student. A student can be defined as either:

- a student under 18; or
- a parentally supported student; or
- a self-supporting student.

These definitions are explained further in the glossary at the back of this document.

Means-testing

75 Students should be means-tested for any allowance received, except as specified in paragraph 76. The dependant allowance is also subject to a deduction in respect of the adult dependant's income.

- 76 The only circumstance where a college should not means-test students for allowances paid to them are when the college is awarding:
- a travel or study allowance to a student under 18; or
 - an additional support needs for learning allowance to any eligible student.
- 77 In addition, colleges should not take into account benefits covering the equivalent of a maintenance allowance when assessing for travel and study only awards.
- 78 Please refer to paragraphs 175 to 181 for advice on awards for part-time students or those who are studying on an open learning basis.

Period of support

- 79 Maintenance and dependant allowance rates are weekly rates for which students attending full-time courses may be assessed. These allowances can cover the duration of the course including short holidays but not breaks between academic years.
- 80 Funding should not exceed 43 weeks in any one academic year. If it is college practice to have full-time courses running for more than 43 weeks the college must apply to SFC for dispensation to provide students with any additional support required.
- 81 Awards should only cover the periods of attendance spent at college and, where appropriate, the short holidays. A college should calculate any maintenance and/or dependant allowances payable over the short holidays in line with the student's typical award during term-time.

Maintenance allowances

- 82 Maintenance allowances should only be offered to students on courses requiring a full-time commitment. Allowances set out below should only be paid to students meeting the defined categories.

Self-supporting students

- 83 The *maintenance allowance* for self-supporting students is **£89.07** per week.

Parentally-supported student

At parental home

- 84 For a student to be eligible to receive an *at parental home maintenance allowance*, the college must:
- (i) deem the student's parental home to be within reasonable travelling distance of the college; and
 - (ii) not deem the student to have an established permanent home of their own.
- 85 The at parental home maintenance allowance is **£70.48** per week.

Away from parental home

- 86 For a student to be eligible to receive an *away from parental home maintenance allowance*, the college must:
- (i) deem a parentally supported student's parental home not to be within reasonable travelling distance of the college; and/or
 - (ii) deem that the student has an established permanent home of their own.
- 87 The *away from parental home maintenance allowance* for parentally supported students is **£89.07** per week.

Students under 18

At parental home

- 88 Students who are under the age of 18 and are not defined as self-supporting will usually be entitled to an education maintenance allowance (EMA). This forms the equivalent to an *at parental home maintenance allowance*. The EMA programme is distinct from bursaries and the allowance is paid from another source of funds. Students under 18 cannot be paid an *at parental home maintenance allowance* from bursaries (see paragraphs 193 and 209)

Away from parental home

- 89 Students under 18 may be considered for an *away from parental home maintenance* element payable from bursaries, subject to the criteria in paragraphs 71, 72 and 91. This allowance takes account of and is offered in addition to any EMA allowance.
- 90 This allowance amounts to **£35.40** per week. Colleges may pay students this element over the short holiday periods.
- 91 For a student under 18 to be eligible to receive an *away from parental home maintenance allowance*, the college must:
- (i) deem the student's parental home not to be within reasonable travelling distance of the college; and/or
 - (ii) deem that the student has an established permanent home of their own.

College approved accommodation

Parentally supported or self-supporting students

- 92 As an alternative to the *away from parental home maintenance allowance* for a parentally supported student and the *maintenance allowance* for a self-supporting student, the college may use bursary funds to contribute to the costs of college approved accommodation. Only students who meet criteria i) and ii) in paragraph 86 above, staying in college accommodation or college approved lodgings may receive this support. In this situation, the student would be eligible to have a contribution towards his or her rent paid from bursary funds and to receive a *personal allowance* of **£27.58** per week.

Students under 18

- 93 The college may also use bursary funds to contribute to the accommodation costs of a student under 18, who meets criteria i) and ii) in paragraph 91 above, staying in college accommodation or college approved lodgings, as an alternative to the relevant *away from parental home maintenance allowance*. In this situation, no *personal allowance* may be paid. The student would be eligible for an allowance contributing to their rent only.

General

- 94 Under no circumstances should the amount provided to contribute towards rent exceed **£105.30** per week.
- 95 If the student is not required to pay for this accommodation over any short holiday period then the maintenance allowance should revert to the weekly rate the student would otherwise have been eligible to receive.
- 96 Colleges must bear in mind that by providing this allowance they are approving the accommodation as suitable to live in and as such the college must be satisfied that it meets all expected legal requirements, such as houses in multiple occupation (HMO) standards.

Dependant allowance

- 97 Full-time students can receive this allowance if they have care, financial or legal responsibilities for an adult dependant. A student can only claim for one dependant adult.
- 98 This allowance is **£50.77** per week.
- 99 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.
- 100 A dependant allowance can only be included as part of a student's bursary award when the adult dependant's weekly income is lower than **£50.77**.
- 101 Students cannot claim a dependant allowance for anyone eligible to receive FE or HE student support.

Partial caring responsibilities

- 102 In situations where a student is claiming for an adult dependant who they do not care for on a full-time basis, then the college should only give the allowance if they are satisfied that the student is the primary carer of that adult dependant.
- 103 A student cannot claim for an adult dependant who someone else is claiming for as part of his or her FE or HE award.

- 104 Where the adult dependant will suffer hardship because the student is undertaking the course but the student is not the primary carer, the college may use its discretion to decide if the student's award should include a dependant allowance.

Reducing the dependant allowance

- 105 A dependant allowance should be reduced on a pound for pound basis, according to the adult dependant's income, prior to being added to the rest of the student's award to be means-tested (see the Financial Assessment section).
- 106 This pound for pound reduction should be calculated by including all earned and unearned income available to the adult dependant over the period of support requested by the student.
- 107 For the purposes of the pound for pound deduction, colleges should ignore any income that will also be included in the student's overall means-test.

Study expense allowance

- 108 Colleges may use this allowance to fund study expenses that the student would otherwise have to meet. The specific items allowable will be dependent on the course but only the following types of expenses may be included:
- items that are essential to that course e.g. essential texts but not additional reading;
 - items that, if absent, do not prevent the course being taught but will prevent the student participating and learning, such as specific clothing, footwear and tools;
 - items that are required for health and safety reasons; and
 - mandatory study trips.
- 109 These costs can include the costs of paying for eligible students to have a criminal check.
- 110 Colleges may not use bursary funds to pay for basic stationery that a student would need regardless of their choice of course.

- 111 Study items purchased by using this allowance should remain the property of the student, even if the college buys these items centrally. However, if a student does not complete the course and/or attain the planned qualification, the college may insist that these items should remain the property of the college, as it is assumed that the student will not require the materials/equipment for their future vocation.
- 112 Colleges should note that a cap of 15 per cent of the year's allocation of bursary funds has been set on the level of funds that they can use to meet these costs in 2010-11. This cap will not apply to additional study costs payable to students eligible through the additional support needs for learning allowance.

Forthcoming change to study expense allowance in AY 2011-12

- 113 Colleges should note the following change that will be implemented in AY 2011-12:
- overseas study trips will no longer be fundable from bursary funds. Colleges who may find this problematic can make representation to discuss transitional arrangements.
- 114 SFC intends to review the use of bursary funds used to support UK study trips during AY 2010-11.

Travel expense allowance

- 115 Students who live more than two miles from the college are eligible for consideration for a travel allowance to meet the costs identified in paragraph 111. With the exception of students eligible to receive an additional support needs for learning allowance, colleges should not award travel costs to students living within one mile of the college.
- 116 For those students whose cases are considered, priority should be given to those in greatest need of travel support and to those whose most economical and direct travel costs are the highest. The college has discretion to consider the most appropriate route or modes of transport (including bicycle or foot) for each student's travel allowance application.
- 117 Colleges may use their discretion to establish a greater limit of distance in considering applications for travel allowances. Such limits should take account of the accessibility, frequency and cheapness of available transport within and outwith their boundaries.

118 This allowance is dependent on the student's circumstances and may cover one or more of the following expenses:

- Students without dependent children: return travel from a student's term-time address to the college for the days when they are attending college.
- Students with dependent children: on the days the student is attending college, return travel between:
 - (i) their term-time address and the student's childcare provision for the student and the children in childcare; and
 - (ii) the childcare provider and the college for the student.
- Students living away from their permanent home: travel from a student's permanent home to their term-time address to start their course and to return to their permanent home at the end of the course. In addition to this, the student may receive an allowance for return journeys between their term-time and permanent home address for each of the college's short holidays. This excludes weekends, bank and public holidays. A student may not receive support for more than the equivalent of eight single journeys between their term-time and permanent addresses in any academic year.
- Students on mandatory placements: return travel from the student's term-time address to their placement, including travel to college if applicable, for the days on which it is a mandatory requirement of their course to be on this placement.

119 If the student will be using a car to travel then the college should pay the public transport equivalent cost. In situations where there are no public transport equivalents or the student has additional support needs that justify the use of a car, the college should use a mileage rate of **18.37 pence per mile**.

120 Travel expenses do not include:

- travel between campuses;
- additional residential expenses; or
- post-course travel expenses such as job interviews.

Alternative travel allowance

121 Colleges may use their bursary funds to meet some or all of an eligible student's travelling expenses where these are eligible for inclusion in a travel allowance by:

- securing a transportation agreement with a local transport provider; and/or
- purchasing their own transport for students; and/or
- running their own transport for students.

122 SFC requires evidence of need and value for money from colleges who intend to use bursary funds in the above manner. If the Council does not consider the alternative to be value for money then it will instruct colleges to return those funds.

We are reviewing the alternative travel arrangements in place in the sector and will be contacting colleges who are currently using their funds in this manner. Those colleges will be asked to provide evidence of need and value for money and, where applicable, will be provided with formal approval to continue using these funds in that manner.

Colleges who wish to operate an alternative travel allowance must inform SFC before using bursary funds for this purpose. Colleges should ensure that this request highlights:

- evidence of the need for an alternative arrangement to the standard travel allowance;
- value for money i.e. that the alternative arrangement is more economical and better value than the standard travel allowance. This comparison must be after means-testing of the standard travel allowance has taken place; and

- the academic year or period for which they wish to use their bursary funds in this manner.

Additional support needs for learning allowance

- 123 Additional support towards study and travel-related expenses may be offered to a disabled student who, by virtue of their disability, is obliged to incur additional personal expenditure arising from their attendance at college. For example, colleges can use bursary funds to pay for taxi transportation for a student. This allowance should not be means-tested.
- 124 Colleges can pay support to students with additional support needs for learning out of uncapped funds. Colleges should record these funds as additional support needs for learning allowances on the 2010-11 audited return forms.
- 125 Where a student already receives funding for travel, such as through the Motability scheme, colleges may, at their discretion, use the additional support needs for learning allowance to top-up but not duplicate the existing funding.

Eligible students

- 126 A student who is on a course which SFC defines as dominant programme group 18 or is receiving Extended Learning Support from college funds will normally be eligible for this allowance, if required. However, it is recognised that there may also be cases where, on assessment, a student's disability does not bring them into either of these categories, but additional support needs are identified which must be met to allow them to access learning. Where this support is not the responsibility of any other body or fund, the college may consider meeting these costs from this allowance.
- 127 The Scottish Government's publication *Partnership Matters: a guide to local authorities, NHS boards and voluntary organisations on supporting students with additional needs in further education* describes the roles of relevant agencies in providing support to people with disabilities. A copy can be found at:

<http://www.scotland.gov.uk/publications/2009/05/08155445/0>

Needs assessments

- 128 The costs of assessments of additional study support needs should be covered by core college funds, not bursary funds. Guidance on responsibility for other needs assessments is available in the Scottish Government's *Partnership Matters: a guide to local authorities, NHS boards and voluntary organisations on supporting students with additional needs in further education* (see paragraph 127). Colleges should not normally use bursary funds to pay for diagnostic assessments.

Use of funds

- 129 Items bought using this allowance and costing in excess of £500 are assumed to remain the property of the college. The college may use its discretion to pass ownership to the student where appropriate.
- 130 Other items purchased by using this allowance should remain the property of the student, even if the college buys these items centrally. However, as with the study expense allowance, if a student does not complete the course and/or attain the planned qualification, the college may insist that these items should remain the property of the college.
- 131 If the student faces higher rent costs as a direct result of their disability and these are not the responsibility of another body, then the college may use this allowance to top-up the student's maintenance allowance to meet this additional rent. This does not include additional rent charged for college accommodation. If a college is using this fund to top-up a maintenance allowance to meet this additional rent then the top-up section of the maintenance allowance should not be subject to any means-testing.

Financial assessment

- 132 This section sets out the financial assessment processes for students attending full-time courses. The financial assessment of students on part-time or open learning courses is set out in the following section (paragraphs 175 to 181).
- 133 Where a student's household can afford to help support the student during their course, they are expected to do so. The financial assessment works out whether the household can afford to help support the student and how much the college should assume this support might be. Similarly, account should be taken of other income the student will receive during their course.
- 134 The financial assessment set out here reflects the common financial assessment for both further and higher education as established in the Scottish Government's 2009-10 policy document.
- 135 The bursary financial assessment will take into account benefits which provide replacement living costs and benefits which provide for additional costs (such as those related to a disability) will be disregarded.
- 136 Annexes A, B and C replicate the tables below, indicating how various forms of income are to be treated. Although full, these are not exhaustive. College staff may consult the Council executive for advice on any other forms of income.

Means-tested allowances

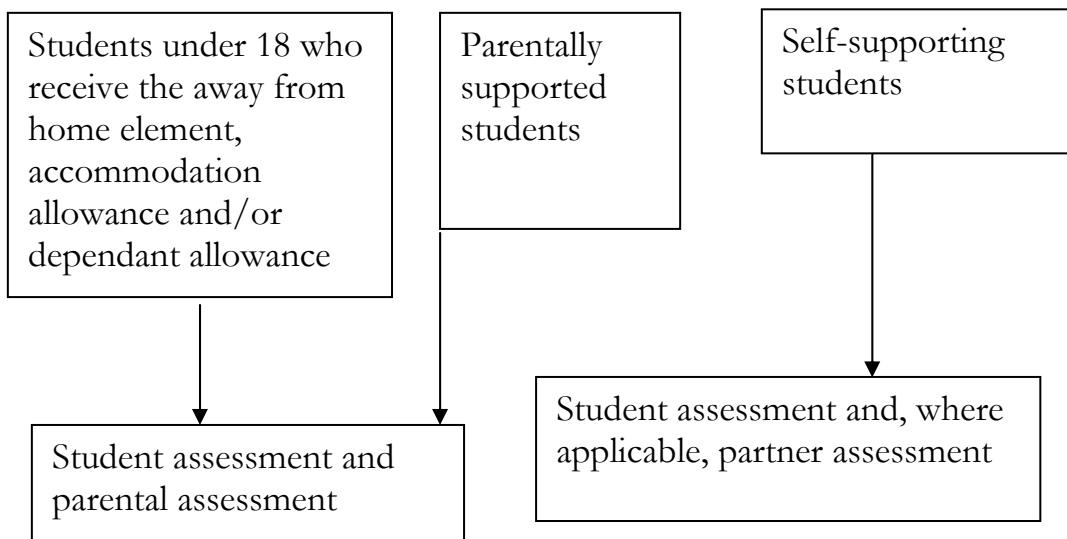
- 137 Having considered the student's access to alternative funds, the college should determine the student's eligibility for each of the bursary allowances. The combination of these allowances forms the potential award available to the student, which must then be means-tested.
- 138 As explained in paragraph 75, all allowances are means-tested except:
- travel and study allowances for students under 18; and
 - additional support needs for learning allowances for all eligible students.

- 139 The dependant allowance is also subject to a deduction (prior to means-testing) in respect of the adult dependant’s income. Please refer to paragraphs 105 to 107 for more details.
- 140 All other allowances that make up a student’s award are subject to the following financial assessment.

Financial assessment outline

- 141 The college should take into account the monies available to the student to determine the amount of the bursary award to be offered. The monies available should include, where applicable, income from their parents, parent’s partner or the student’s partner.
- 142 Colleges should ensure they disregard alternative funds (e.g. EMAs, income support) when making this assessment. Please refer to paragraph 71 for more details.
- 143 Colleges must request documentary evidence to clarify the nature and value, if any, of child support allowance and/or maintenance payments paid either into or out of the household. This should be from a reliable and authoritative third party such as a social worker.

The diagram below identifies whose income to assess:



Student assessment

Assessing the student's available income

144 The college should assess the student's income in terms of the money available to them *over the period of support required*. Incomes that colleges should exclude and include in this calculation are shown below.

- The following income received, over the period of support required, should be excluded:
 - (i) any income identified at paragraph 71 as additional living costs;
 - (ii) any income from the student's own earnings;
 - (iii) adoption and fostering allowance (both elements);
 - (iv) all "additional cost" benefits (including child benefit);
 - (v) child tax credit and child maintenance;
 - (vi) war pension, the disability element only;
 - (vii) any loan income or payment from the FE discretionary fund or childcare fund; and
 - (viii) any funds the student receives from privately funded grants or scholarships for educational purposes.

Table 1 gives further information.

Table 1 INCOME NOT USED IN STUDENT ASSESSMENT
Additional cost benefits, including:
Attendance Allowance
Bereavement Payment
Care leavers – payments made by local authorities
Christmas Bonus
Child Benefit
Child Tax credit
Childcare elements of Working Tax Credit
Child's Special Allowance
Cold weather payment
Council tax benefit
Constant attendance allowance
Disability Living Allowance
Disability element of Working Tax Credit
Guardian's Allowance
Housing Benefit
In-work and Return-to-work credits or Back-to-work credits
Social Fund Payments
Winter Fuel payments
Educational endowment
Income from student loans, discretionary funds or childcare funds
Part 1 and Part 2 Adoption/Fostering fees
Child maintenance (paid for the student's child(ren))
War pension – disability element only

145 Unearned income received above **£20.52 per week**, over the period of support required should be **included**. This includes:

- (i) all trust income;
- (ii) income replacement benefits;
- (iii) maintenance payment paid to the student for the student; and
- (iv) other unearned income.

146 Table 2 below gives further information

Table 2
INCOME USED IN STUDENT ASSESSMENT
Trust income
Pension income (other than those listed in table 1)
Bank/ Building society interest.
Dividends
Income from property, boarders/casual fees
Working tax credits (not childcare element or disability element)
Income replacement benefits (other than those mentioned in table 1), including:
Bereavement Allowance
Carers allowance
Employment and support allowance (both income related and contributory)
Income support (to strikers or those involved in trade disputes)
Incapacity Benefit (long- and short-term)
Income support
Industrial Death benefits scheme pension
Industrial Injuries Benefit
Invalid Care Allowance
Invalidity Benefit
Job Seekers Allowance
Maternity Allowance
Retirement Pension
Severe Disablement Allowance
Statutory Sick Pay
Statutory Maternity/Paternity/Adoption Pay
Widowed Parent's Allowance
War widow's Pension/war pension

- 147 The income identified above should then be reduced by all child support or maintenance payments that the student will have to pay over the period of support required. This only includes payments made for any children and/or former partner not living in the household.

Reducing the student's award: the student's contribution

- 148 The college should reduce the student's award on a pound for pound basis, based on the income remaining after applying paragraph 147

Parental assessment

- 149 The college should assess the assessable parent's income to identify how much, if anything, they should contribute towards the student's support. If the assessable parent has a partner, that partner's income will be included as income available to the assessable parent.

Exemptions from parental assessment

- 150 Students who are estranged from their assessable parent may, at the college's discretion, be exempt from providing income details of their assessable parent. However, the college must be satisfied that the student's relationship with their parents has broken down and that they cannot be supported by their assessable parent. The onus is on the student to provide documentary evidence from a reputable source such as a social worker.
- 151 In line with practice for the EMA programme, young people who are in the care of the local authority, living in foster homes or in children's homes should be eligible for support without recourse to an assessment of the assessable parent's income, as long as they meet other eligibility criteria. Please refer to paragraph 71 for eligibility criteria.
- 152 Colleges should process the award by entering £0 for the parental income. Unless otherwise eligible, these students should not be assessed as self-supporting students.

Assessing the available parental income

- 153 The incomes that should be included and excluded in this calculation are shown below. Under no circumstances can a college calculate a parent's income on a pro-rata basis (see paragraph 164) to pro-rata

the contribution).

- The following income received over the previous full financial tax year should be excluded:
 - (i) all “additional cost” benefits (including child benefit, child tax credit and disability living allowance);
 - (ii) any loan income; and
 - (iii) if the parent is also a student, any payment from bursaries, FE hardship/discretionary fund, childcare funds or SAAS equivalent and any student loan income.

Table 3 below gives further information.

Table 3
HOUSEHOLD INCOME NOT USED IN ASSESSING PARENTAL INCOME
Additional cost benefits, including:
Attendance Allowance
Back to Work Bonuses
Bereavement Payment
Care leavers – payments made by local authorities
Christmas Bonus
Child Benefit
Child Tax credit
Childcare elements of Working Tax Credit
Child’s Special Allowance
Cold Weather Payment
Council Tax Benefit
Constant Attendance Allowance
Disability Living Allowance
Disability element of Working Tax Credit
Guardian’s Allowance
Housing Benefit
In-work and Return-to-work credits or Back-to-work credits
Social fund Payments
Winter fuel Payments
Educational endowment
Income from student loans or hardship/discretionary funds
Part 1 Adoption/Fostering fees

- All other earned and unearned income received over the previous full financial tax year should be included.

Tables 4 and 5 below give further information.

Table 4 EARNED INCOME USED IN ASSESSING PARENTAL INCOME
Gross earnings from employment
Gross earnings from self-employment
Money paid as compensation for loss of income.

Table 5 UNEARNED INCOME USED IN ASSESSING PARENTAL INCOME
Income from Property
Private Pension Income
Bank/Building Society Interest
Dividends
Income from Trust Funds
Maintenance paid into household by someone not resident in the household (this belongs to the person it is paid to regardless of who it is paid for)
Child Maintenance and child support paid (this belongs to the person it is paid to regardless of who it was paid for)
Fees paid for fostering childcare (part-two income for fosterers only)
Replacement income benefits including:
Bereavement Allowance
Carers allowance
Employment and support allowance (both income related and contributory)
Incapacity Benefit (long- and short-term)
Income support
Industrial Death benefits scheme pension
Invalid Care Allowance
Invalidity Benefit
Job Seekers Allowance
Maternity Allowance
Retirement Pension
Severe Disablement Allowance
Statutory Sick Pay
Statutory Maternity/Paternity/Adoption Pay

Widowed Parent's Allowance
War widow's Pension/war pension
Working Tax Credit-but not childcare element or disability element

154 Colleges who are assessing the parent of a student under 18 in relation to a possible away from parental home allowance and/or dependant allowance may choose to use the evidence of income supplied with the student's EMA application instead of the above.

155 This income should be reduced by any child support or maintenance payment made in respect of any children (other than the student), or former partner, not living in the household. See Table 6 below.

Table 6
DEDUCTIONS FROM PARENTAL INCOME
Maintenance for former partners and other children in the family, not in the household

156 Where income for the current financial tax year is likely to be at least 15 per cent less than that of the previous full financial tax year, the college may allow a provisional assessment to be made. Colleges must do this during the college term and students cannot make a claim for a re-evaluation of their award on a retrospective basis. This should be based on the parent's estimated income for the current financial tax year, provided the college is satisfied that any inaccuracies can be corrected within the period of the award.

Reducing the student's award: the parental contribution

157 Once the college has calculated the income available they can calculate how much the parent/s are required to contribute to the student's support. The actual level a parent will have to contribute differs by category of student and colleges must ensure they apply the correct scale when making this calculation.

158 For *students under 18* if the income identified above is £20,351 or more, then the assessable parent will be liable to contribute to a student's support. Colleges should calculate this based on an initial payment of £45 and a payment of £1 for every £9 above £20,351.

For example:

Income	Contribution
Less than £20,351	£0
£20,351	£45
£21,521	£175
£24,401	£495
£26,471	£725

159 For *parentally supported students aged 18-24 years*, if the income identified above is £24,275 or above, then the parents will be liable to contribute to a student's support. This is calculated as an initial payment of £45 and a payment of £1 for every £9 they are above £24,275 up to a threshold of £50,977, where it will change to £1 for every £6.50 to a maximum contribution of £7,998.

160 This is demonstrated below:

Income	Contribution
Less than £24,275	£0
£24,275	£45
£31,745	£875
£41,735	£1,985
£49,664	£2,866

161 After the contribution has been assessed, it should be reduced by £152 for each child (excluding the student being assessed) who is dependent on the assessable parent and their partner.

162 A college should reduce the parental contribution further if the assessable parent and/or the assessable parent's partner have other parentally supported students who are dependent on them. If the assessable parent or the assessable parent's partner is also a student then they too can be included in the reduction of support. If both parents are students then only one parent can be included in the deduction. For the purpose of this reduction, a student is defined as someone who is above school leaving age and is eligible to receive EMA, bursary or SAAS support. To reduce the contribution the college should divide the contribution by any other students who are dependent on the assessable parent or the assessable parent's partner.

- 163 Deductions from the calculated parental contribution are shown in Table 7 below.

Table 7 DEDUCTIONS FROM CALCULATED PARENTAL CONTRIBUTION
Other children in the household who are dependent on the parents/spouse. £152
Maintenance paid in support of other student(s)

- 164 Colleges should apply the parental contribution to the bursary award in full if the course lasts for 43 weeks or more. Where the course lasts less than 43 weeks the college should divide the contribution by the 43 weeks and multiply it by the number of full-time equivalent weeks in the course. This includes short holidays.
- 165 The deduction of the calculated contribution (paragraphs 157 to 164) from the student's award calculated in paragraph 148 will create the student's final award.

Partner assessment

Assessing the partner's available income

- 166 The college should assess the student's partner's income to identify how much, if anything, the partner should contribute towards supporting the student.
- 167 The following income should be included and excluded in this calculation. Under no circumstances can a college calculate a partner's income on a pro-rata basis (see paragraph 173 to pro-rata the contribution).
- The following income received over the previous full financial tax year should be excluded:
 - (i) all "additional cost" benefits (including child benefit, child tax credit and disability living allowance);
 - (ii) any loan income; and
 - (iii) if the partner is also a student, any payment from EMAs, bursaries, FE hardship/discretionary fund, childcare funds or SAAS equivalent and any student loan income.

Tables 8 below gives more information.

Table 8
HOUSEHOLD INCOME NOT USED IN ASSESSING PARTNER INCOME
Additional cost benefits, including
Attendance Allowance
Back to Work Bonuses
Bereavement Payment
Care leavers – payments made by local authorities
Christmas Bonus
Child Benefit
Child Tax credit
Childcare elements of Working Tax Credit
Child’s Special Allowance
Cold Weather Payment
Council Tax Benefit
Constant Attendance Allowance
Disability Living Allowance
Disability element of Working Tax Credit
Guardian’s Allowance
Housing Benefit
In-work and Return-to-work credits or Back-to-work credits
Social fund Payments
Winter fuel Payments
Educational endowment
Income from student loans or hardship/discretionary funds
Part 1 Adoption/Fostering fees

- All other earned and unearned income received over the previous full financial tax year should be included.

Tables 9 and 10 below give further information.

Table 9
EARNED INCOME USED IN ASSESSING PARTNER INCOME
Gross earnings from employment
Gross earnings from self-employment
Money paid as compensation for loss of income.

Table 10 UNEARNED INCOME USED IN ASSESSING PARTNER INCOME
Income from Property
Private Pension Income
Bank/Building Society Interest
Dividends
Income from Trust Funds
Maintenance paid into household by someone not resident in the household (this belongs to the person it is paid to regardless of who it is paid for)
Child Maintenance and child support paid (this belongs to the person it is paid to regardless of who it was paid for)
Fees paid for fostering childcare (part-two income for fosterers only)
Replacement income benefits including:
Bereavement Allowance
Carers allowance
Incapacity Benefit (long- and short-term)
Employment and support allowance (both income related and contributory)
Income support
Industrial Death benefits scheme pension
Invalid Care Allowance
Invalidity Benefit
Job Seekers Allowance
Maternity Allowance
Retirement Pension
Severe Disablement Allowance
Statutory Sick Pay
Statutory Maternity/Paternity/Adoption Pay
Widowed Parent's Allowance
War widow's Pension/war pension
Working Tax Credit-but not childcare element or disability element

- 168 This income should be reduced by any child support or maintenance payments made in respect of any children or former partner, not living in the household. This is shown in Table 11 below.

Table 11
DEDUCTIONS FROM PARTNER INCOME
Maintenance for former partners and other children in the family, not in the household

- 169 Where income for the current financial tax year is likely to be at least 15% less than that of the previous full financial tax year, the college may allow a provisional assessment to be made. Colleges must do this during the college term and students cannot make a claim for a re-evaluation of their award on a retrospective basis. This should be based on the partner's estimated income for the current financial tax year, provided the college is satisfied that any inaccuracies can be corrected within the period of the award.

Reducing the student's award: the partner's contribution

- 170 If the income identified above is £20,643 or above, then the partner will be liable to contribute to a student's support. This contribution is calculated as an initial payment of £45 and a payment of £1 for every £9 they are above £20,643 up to a threshold of £50,977, where it will change to £1 for every £6.50 up to a maximum contribution of £7,998.

This is demonstrated below:

Income	Contribution
Less than £20,643	£0
£20,643	£45
£27,933	£855
£35,538	£1,700
£50,568	£3,370

- 171 After the contribution has been assessed, it should be reduced by £152 for each child dependent on the partner.
- 172 A college should reduce the partner's contribution further if they have any other (parentally supported) students who are dependent on them. For the purpose of this reduction, a student is defined as someone who is above school leaving age and is eligible to receive EMA, bursary or SAAS support. To reduce the contribution the

college should divide the contribution by any parentally supported students who are dependant on the partner or the student.

Table 12 below shows the deductions from calculated partner contribution.

Table 12 DEDUCTIONS FROM CALCULATED PARTNER CONTRIBUTION
Other children in the household who are dependent on the parents/spouse. £152
Maintenance paid in support of other (parentally supported) student(s)

- 173 Colleges should apply the partner’s contribution to the bursary award in full if the course lasts for 43 weeks or more. Where the course lasts less than 43 weeks the college should divide the contribution by the 43 weeks and multiply it by the number of full-time equivalent weeks in the course. This includes short holidays.
- 174 The deduction of the calculated contribution (paragraphs 166 to 173) from the student’s award calculated in paragraph 148 will create the student’s final award.

Calculation of award for part-time students and open learning students

- 175 If both the student and the course are eligible for support but the student is studying part-time then the college can still consider them for an award. Part-time students should not be considered for maintenance allowances. The award should still be means-tested (as explained in paragraphs 75 and 76), in addition colleges should not take into account benefits covering the equivalent of a maintenance allowance when assessing for other elements of the bursary award. However, the means-test is that used for fee waiver grant. These awards must also meet the conditions set out in this policy for awards based on full-time attendance.
- 176 The fee waiver grant policy for AY 2010-11 will include details on eligibility for a fee waiver grant. It will be published alongside this policy, and is available on our website.

Part-time students

177 Students studying part-time are eligible for support towards appropriate study and travel expenses without further means-testing if they are either:

- under the age of 18; or
- eligible for a fee waiver grant

178 Part-time students are also eligible for support through the additional support needs for learning allowance, which is not subject to means-testing for any student.

Open learning students

179 Full-time open learning students may be considered for a maintenance allowance in the same way as any other full time student.

180 Open learning students who are either:

- under the age of 18; or
- eligible for a fee waiver grant

may be eligible for support towards appropriate study and travel expenses, without further means-testing provided:

- the student has commenced learning with the college, evidenced by receiving academic tutorial guidance; and
- the college does not pay this support in advance of need.

181 Open learning students, who meet the criteria in paragraphs 179 and 180 above, are also eligible for support through the additional support needs for learning allowance, which is not subject to means-testing for any student.

Glossary of terms

182 **Adult dependant:** This is an adult who is dependent on the student. In order to be defined as an adult, the person cannot be considered for child benefit.

183 **Alternative funds:** These are funds available to the student which are intended to cover similar costs to bursary funding. This will include EMAs. It will also include state benefits which are intended to cover general living costs. It does not include benefits paid for other purposes. Benefits which count as alternative funding include, **but are not limited to:** maternity allowance, income support, jobseeker's allowance, employment and support allowance, statutory maternity pay, statutory paternity pay and statutory sick pay. (See also paragraph 196 – definition of full-time – and paragraph 46– conditions of bursary).

184 **Assessable parent:** This is the parent who will be assessed for contributions towards the student's support.

- In situations where the student lives in the parental home, this is the parent who the student lives with. Where the student lives with both their parents, the college should take the assessable parent to be the parent who is most recently or currently eligible to receive child benefit on behalf of that student.
- In situations where the student does not live in the parental home, this is the parent who is most recently or currently eligible to receive child benefit on behalf of that student. If eligibility for child benefit cannot be proven, the college should take the parent whom that student most recently resided with as the assessable parent.

185 If the assessable parent is not married then this status should be supported by documentary evidence such as a Council Tax bill.

186 **Attendance:** This is time spent for timetabled classes on college premises, timetabled exam leave and study preparation, structured learning under college supervision, formal placements and study trips and other planned student hours in a range of venues. It excludes any other study which does not represent planned student hours, including independent study. Bursary awards should only be made available for attendance at least above 90% of planned classroom hours.

187 **Bursary:** A bursary is a financial award given to a student at the discretion of a college to help maintain that student in their education beyond their statutory school leaving date. An award can include allowances that cover a student's maintenance, travel and study costs. Colleges can also use bursary funds for allowance to cover costs incurred by a student due to an adult dependant and/or additional support needs for learning. The bursary fund is cash limited. Students who are eligible for support from this fund are not automatically entitled to this support.

188 **Child/children:** For a person to be defined as a child there must be an adult who is eligible to claim child benefit on that person's behalf.

189 **Childcare:** This is provision that is eligible for funding from the Childcare Fund that SFC allocates to colleges.

190 **Childcare Fund:** This is a fund allocated to colleges to assist eligible students with their childcare costs. Colleges should refer to the National Policy for FE Discretionary and Childcare Funds published at the same time as this policy.

191 **Current Income Support levels:** This is defined as the age related weekly personal allowance as stipulated at:

http://www.direct.gov.uk/en/MoneyTaxAndBenefits/BenefitsTaxCreditsAndOtherSupport/On_a_low_income/DG_10018708

192 **Earned income:** This is the gross income deemed to be available to:

- the employed through earnings gained from employment in the form of a salary, wages, commission, bonus, overtime and other payments; and
- the self-employed through income derived from trade, business or profession. This income is shown on either the taxpayer's completed self-assessment forms or the HM Revenue & Customs' calculation of tax due (e.g. form SA302).

It also includes any monies paid as compensation for loss of income.

193 **Education maintenance allowance (EMA):** An EMA provides maintenance support for young people from low income households who undertake post-compulsory, full-time, non-advanced courses at school or college. This is a national programme administered in the

FE sector by the colleges and SFC. It is not supported by bursary funds, nor is it subject to this bursary policy.

This programme affects eligible 15, 16 and 17 year olds who have passed their statutory school leaving date. Students eligible for and/or in receipt of an EMA may also be eligible for a *students under 18 away from parental home maintenance allowance* but the EMA has replaced the *at home maintenance allowance* previously available from bursaries for this group.

Some students born on or after 1 March 1992 will fall within the age eligibility for both EMAs and for parentally supported maintenance bursaries. Students in this age group who are eligible to be assessed as a parentally supported student should be offered a bursary instead of an EMA and be categorised accordingly.

Some students in the EMA age group, who would ordinarily be eligible to be assessed for bursary support as a self-supporting student and would be better off on that allowance, may be offered it instead of an EMA (and associated bursary allowances) and be categorised accordingly, at the college's discretion.

Students who are eligible for an EMA and for a parentally supported maintenance bursary or a self-supporting maintenance bursary may receive either but not both.

Please refer to the EMA Scotland Business Model, EMA Scotland Guidance, the EMA Scotland Good Practice Guide and the following website for more details:

www.emascotland.com

- 194 **EMA student:** see “students under 18”.
- 195 **Financial tax year:** The financial tax year runs from 6 April to 5 April in the following year. For self-employed persons this is defined as the trading year which ends during the relevant financial tax year.
- 196 **Full-time:** For bursary purposes a full-time student is a student who attends a course which requires a full-time weekly commitment. (See SUMs guidance for 2010-11 due to be published in summer 2010, for more information on the annual commitment for a full-time course.) Please note that short full time courses are eligible for support for the

duration of the course.

Colleges should note that the Department of Work and Pensions (DWP) generally defines a full-time non-advanced student as:

- a student who is aged 19 or over and is attending or undertaking a full-time course of study which is not higher education and is funded in whole or in part by the Scottish Ministers at a college of further education if it involves:
 - (i) “more than 16 hours per week of classroom-based or workshop-based programmed learning under the direct guidance of teaching staff according to the number of hours set out in a document signed on behalf of the college; or
 - (ii) 16 hours or less per week of classroom-based or workshop-based programme learning under the direct guidance of teaching staff, and it involves additional hours using structured learning packages supported by the teaching staff where the combined total of hours exceeds 21 hours per week, according to the number of hours set out in a document signed on behalf of the college”.
- Students under 19 and also 19 year olds where they were <19 when they accepted, or enrolled on or started on the course, are treated as in full-time education when “attending a course of education at a recognised educational establishment and in the pursuit of that course, the time spent receiving instruction or tuition, undertaking supervised study, examination or practical work or taking part in any exercise, experiment or project for which provision is made in the curriculum of the course, exceeds 12 hours per week, so however that in calculating the time spent in pursuit of the course, no account shall be taken of time occupied by meal breaks or spent on unsupervised study, whether undertaken on or off the premises of the educational establishment.” This does not include students under 19 in advanced education.

Colleges should check whether students’ circumstances entitle them to support from benefits and consider whether these should be taken into account as alternative funds.

197 **Married:** The student or parent is legally married, is in a legally recognised civil partnership, or is living with a partner in an established relationship at the start date of the course. A college is

advised that the onus is on the student to prove they are in an established relationship if that student wishes to be considered as a self-supporting student on that basis.

This proof will require documentary evidence such as a marriage certificate, a civil partnership certificate, a recent Council Tax bill or an official letter that clearly states the couple's names and address.

- 198 **Non-advanced course:** This is a course of fundable further education as defined in the *Further and Higher Education (Scotland) Act 2005* (section 5).
- 199 **Open learning:** Where classroom attendance is not planned, students are taken as undertaking open or distance learning and, subject to normal eligibility criteria, may be considered for support from bursary funds (see paragraphs 179 and 180). In considering attendance for these students, colleges should have regard to evidence of continuing participation on an agreed programme.
- 200 **Parents/parental:** A parent is an adult on whom the student is “in practice” dependent. It therefore includes step-parents, partners of parents and guardians.
- 201 **Parental home:** This is the home of the assessable parent.
- 202 **Parentally supported students:** A student who is aged 18 or over but under 25 years of age on the start date of their course. This is the date the course starts rather than the date the student starts the course.
- 203 **Partner:** A partner is someone the student or parent has legally married, is in a legally recognised civil partnership with or is living with in an established relationship at the start date of the course.
- 204 **Part-time:** For bursary purposes a part-time student is a student who attends a course which requires a part-time weekly commitment. (See SUMs Guidance for more information). Students regarded as part-time may be offered travel and study costs, and additional support needs for learning allowance, but not maintenance.

Colleges should note that the Department for Work and Pensions (DWP) regards as part-time a student who, by its definition, is not enrolled on a full-time course of study. These students will generally

be entitled to access benefits.

Students studying part-time who are unable to access alternative funds may, at the college's discretion, be considered for maintenance from FE discretionary funds.

(See also the definition of **full-time**).

- 205 **Permanent home:** This is the student's established home. If, at the start of the course, that student was (or is expected to be) living with one or more of their parents, then the parental home is the permanent home. Colleges should seek documentary evidence of an established tenancy or of ownership if the established home of a student under 18 or a parentally-supported student is to be accepted as other than the parental home.
- 206 **Qualification:** An award that is recognised, or examined by an external awarding body such as Scottish Qualifications Authority or City and Guilds.
- 207 **Self-supporting students :** A student who is aged 25 or over on the start date of their course. This is the date the course starts rather than the date the student starts the course.

A student who has not yet reached the age of 25 should be defined as self-supporting if one or more of the following applies on the start date of the course. This is the date the course starts rather than the date the student starts the course.

- they are married (see paragraph 197). This does not include situations where the student was married but that marriage broke down prior to the start date of the course; or
- they have no parents living; or
- they are caring for a child dependent on them; or
- they have supported themselves for periods aggregating no less than three years. This includes periods where the individual was either:
 - (i) in employment and earning equal to or more than current income support levels; or

- (ii) supported by a partner with earnings equal to or more than current income support levels; or
- (iii) on a training programme operated by or on behalf of the Employment Service, Scottish Government, Scottish Enterprise or Highlands and Islands Enterprise; or
- (iv) in receipt of unemployment benefit/jobseeker's allowance and/or can provide confirmation that they were available or registered for employment or actively seeking employment; or
- (v) in receipt of employment and support allowance, sickness benefit, invalidity pension, incapacity benefit, maternity allowance, severe disablement allowance, statutory sick pay or statutory maternity pay; or
- (vi) in receipt of income support or New Deal payments; or
- (vii) caring for a person (adult or child) dependent on them. The college should look for evidence that the student has been the *primary* carer for an adult.

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 the college should consider that student under one of the other categories of support.

208 **Statutory school leaving date:** As defined in *the Education (Scotland) Act 1980*, the dates at which a person can leave school are pre-determined by when that person becomes 16 years of age. This means that a person is no longer of compulsory school age as from the:

- summer school leaving date (that is the last day in May), if they reach 16 years of age on or after 1 March but before the following 1 October; or
- winter school leaving date (that is the first day of the Christmas holidays or 21 December for non-attendees), if they reach 16 years of age on or after 1 October but before the following 1 March.

209 **Students under 18** (“EMA students”): A student who is beyond their statutory school leaving date but under 18 years of age on the start date of their course. This is the date the course starts rather

than the date the student starts the course.

Full-time students aged under 18 will fall within the EMA programme (see paragraph 193) and no *at parental home maintenance allowance* is available from bursaries for this group. If otherwise eligible (please refer to Eligibility for Award section) they may be considered for a *students under 18 away from parental home allowance* within bursaries.

There will be few students in this age group who are not eligible for consideration for EMAs. Part-time students (as defined in the *EMA Scotland Guidance*) however, are excluded from EMAs. For part-time student arrangements see paragraphs 175 to 178.

Colleges may also consider students under 18 for a bursary award towards study, travel and, where applicable, additional support needs for learning expenses if they meet the eligibility criteria set out in the Eligibility for Award section in this policy. Subject to the circumstances of the student, this award can also include an allowance for an adult dependent.

Students on an EMA may be eligible for support from bursaries but, as with other students, there is no automatic entitlement to bursary support. Colleges should consider the student's circumstances on the start date of their course.

210 **Unearned income:** (See also annexes A, B and C) This includes, but is not restricted to:

- unemployment/social security benefits which provide a replacement income including pensions and allowances but excluding benefits for additional costs such as attendance allowance or child benefit;
- private or employer's retirement pension;
- profits from property, boarders, casual fees etc;
- interest paid from banks, building societies, dividends etc;
- trust funds;
- working tax credit but not any elements paid in respect of childcare or disability;

- maintenance paid into the household by someone who does not live in the household. This income is deemed to belong to the person it is paid to regardless of who it was paid for;
- child maintenance and child support received. This income belongs to the person it is paid to regardless of who it was paid for. This income should only be included in a parental or partner's income assessment and should not feature in a student's income assessment; and
- fees paid for fostering childcare. A foster allowance is usually paid in two parts. Part one is an allowance to cover additional costs associated with fostering e.g. additional food etc and part two is paid to provide the foster family with an income. Part one should be disregarded for all income assessments. Part two should be included as unearned income for the household, but disregarded for the student.

Annex A: Treatment of student income

Although full, these are not exhaustive

Table 1
INCOME NOT USED IN STUDENT ASSESSMENT
Additional cost benefits, including:
Attendance Allowance
Bereavement Payment
Care leavers – payments made by local authorities
Christmas Bonus
Child Benefit
Child Tax credit
Childcare elements of Working Tax Credit
Child's special Allowance
Cold weather payment
Council tax benefit
Constant attendance allowance
Disability Living Allowance
Disability element of Working Tax Credit
Guardian's Allowance
Housing Benefit
In-work and Return-to-work credits or Back-to-work credits
Social Fund Payments
Winter Fuel payments
Educational endowment
Income from student loans, discretionary funds or childcare funds
Part 1 and Part 2 Adoption/Fostering fees
Child maintenance (paid for the student's child(ren))
War pension – disability element only

Table 2
INCOME USED IN STUDENT ASSESSMENT
Trust income
Pension income (other than those listed in table 1)
Bank/ Building society interest.
Dividends
Income from property, boarders/casual fees
Working tax credits (not childcare element or disability element)
Income replacement benefits (other than those mentioned in table 1), including:
Bereavement Allowance
Carers allowance
Employment and support allowance (both income related and contributory)
Income support (to strikers or those involved in trade disputes)
Incapacity Benefit (long- and short-term)
Income support
Industrial Death benefits scheme pension
Industrial Injuries Benefit
Invalid Care Allowance
Invalidity Benefit
Job Seekers Allowance
Maternity Allowance
Retirement Pension
Severe Disablement Allowance
Statutory Sick Pay
Statutory Maternity/Paternity/Adoption Pay
Widowed Parent's Allowance
War widow's Pension/war pension

Annex B: Treatment of parental income

Although full, these are not exhaustive

Table 3 HOUSEHOLD INCOME NOT USED IN ASSESSING PARENTAL INCOME
Additional cost benefits, including:
Attendance Allowance
Back to Work Bonuses
Bereavement Payment
Care leavers – payments made by local authorities
Christmas Bonus
Child Benefit
Child Tax credit
Childcare elements of Working Tax Credit
Child's Special Allowance
Cold Weather Payment
Council Tax Benefit
Constant Attendance Allowance
Disability Living Allowance
Disability element of Working Tax Credit
Guardian's Allowance
In-work and Return-to-work credits or Back-to-work credits
Housing Benefit
Social fund Payments
Winter fuel Payments
Educational endowment
Income from student loans or hardship/discretionary funds
Part 1 Adoption/Fostering fees

Table 4 EARNED INCOME USED IN ASSESSING PARENTAL INCOME
Gross earnings from employment
Gross earnings from self-employment
Money paid as compensation for loss of income

Table 5 UNEARNED INCOME USED IN ASSESSING PARENTAL INCOME
Income from Property
Private Pension Income
Bank/Building Society Interest
Dividends
Income from Trust Funds
Maintenance paid into household by someone not resident in the household (this belongs to the person it is paid to regardless of who it is paid for)
Child Maintenance and child support paid (this belongs to the person it is paid to regardless of who it was paid for)
Fees paid for fostering childcare (part-two income for fosterers only)
Replacement income benefits including:
Bereavement Allowance
Carers allowance
Employment and support allowance (both income related and contributory)
Incapacity Benefit (long- and short-term)
Income support
Industrial Death benefits scheme pension
Invalid Care Allowance
Invalidity Benefit
Job Seekers Allowance
Maternity Allowance
Retirement Pension
Severe Disablement Allowance
Statutory Sick Pay
Statutory Maternity/Paternity/Adoption Pay
Widowed Parent's Allowance
War widow's Pension/war pension
Working Tax Credit – but not childcare element or disability element

Table 6 DEDUCTIONS FROM PARENTAL INCOME
Maintenance for former partners and other children in the family, not in the household

Table 7 DEDUCTIONS FROM CALCULATED PARENTAL CONTRIBUTION
Other children in the household who are dependent on the parents/spouse. £152
Maintenance paid in support of other student(s)

Annex C: Treatment of partner income

Although full, these are not exhaustive

Table 8
HOUSEHOLD INCOME NOT USED IN ASSESSING PARTNER INCOME
Additional cost benefits, including:
Attendance Allowance
Back to Work Bonuses
Bereavement Payment
Care leavers – payments made by local authorities
Christmas Bonus
Child Benefit
Child Tax credit
Childcare elements of Working Tax Credit
Child's Special Allowance
Cold Weather Payment
Council Tax Benefit
Constant Attendance Allowance
Disability Living Allowance
Disability element of Working Tax Credit
Guardian's Allowance
Housing Benefit
In-work and Return-to-work credits or Back-to-work credits
Social fund Payments
Winter fuel Payments
Educational endowment
Income from student loans or hardship/discretionary funds
Part 1 Adoption/Fostering fees

Table 9
EARNED INCOME USED IN ASSESSING PARTNER INCOME
Gross earnings from employment
Gross earnings from self-employment
Money paid as compensation for loss of income

Table 10
UNEARNED INCOME USED IN ASSESSING PARTNER INCOME
Income from Property
Private Pension Income
Bank/Building Society Interest
Dividends
Income from Trust Funds
Maintenance paid into household by someone not resident in the household (this belongs to the person it is paid to regardless of who it is paid for)
Child Maintenance and child support paid (this belongs to the person it is paid to regardless of who it was paid for)
Fees paid for fostering childcare (part-two income for fosterers only)
Replacement income benefits including:
Bereavement Allowance
Carers allowance
Employment and support allowance (both income related and contributory)
Incapacity Benefit (long- and short-term)
Income support
Industrial Death benefits scheme pension
Invalid Care Allowance
Invalidity Benefit
Job Seekers Allowance
Maternity Allowance
Retirement Pension
Severe Disablement Allowance
Statutory Sick Pay
Statutory Maternity/Paternity/Adoption Pay
Widowed Parent's Allowance
War widow's Pension/war pension
Working Tax Credit – but not childcare element or disability element

Table 11
DEDUCTIONS FROM PARTNER INCOME
Maintenance for former partners and other children in the family, not in the household

Table 12 DEDUCTIONS FROM CALCULATED PARTNER CONTRIBUTION
Other children in the household who are dependent on the parents/spouse. £152
Maintenance paid in support of other (parentally supported) student(s)

Annex D: FE Student Support Rates 2010-11

Maintenance Allowance	
<i>Self-supporting students</i>	£89.07 per week
<i>Parentally supported students</i>	
Away from parental home	£89.07 per week
At parental home	£70.48 per week
Students under 18	
Away from parental home	£35.40 per week
Dependants allowance	£50.77 per week
(child element no longer available this can be claimed through the tax credit system)	
Accommodation	£105.30 per week
Personal allowance	£27.58 per week
Mileage	18.37 pence per mile
Unearned income Unearned income disregard per week, over the period of support.	£20.52 per week

<p>Reducing the student's award: the parental contribution</p>													
<p><i>Students under 18</i></p> <p>If the income identified is £20,351 or above then parents will be liable to contribute to a student's support.</p> <p>The minimum contribution is £45 and a payment of £1 for every £9 above £20,351.</p> <p>For example:</p> <table data-bbox="360 640 898 891"> <thead> <tr> <th>Income</th> <th>Contribution</th> </tr> </thead> <tbody> <tr> <td>Less than £20,351</td> <td>£0</td> </tr> <tr> <td>£20,351</td> <td>£45</td> </tr> <tr> <td>£21,521</td> <td>£175</td> </tr> <tr> <td>£24,401</td> <td>£495</td> </tr> <tr> <td>£26,471</td> <td>£725</td> </tr> </tbody> </table>	Income	Contribution	Less than £20,351	£0	£20,351	£45	£21,521	£175	£24,401	£495	£26,471	£725	<p>£20,351 per annum</p>
Income	Contribution												
Less than £20,351	£0												
£20,351	£45												
£21,521	£175												
£24,401	£495												
£26,471	£725												
<p><i>Parentally supported students</i></p> <p>If the income identified is £24,275 or above the parents will be liable to contribute to a student's support.</p> <p>The minimum contribution is £45, then £1 for every £9 above £24,275 up to a threshold of £50,977, where it will change to £1 for every £6.50 to a maximum contribution of £7,998.</p> <p>This is demonstrated below:</p> <table data-bbox="360 1480 898 1731"> <thead> <tr> <th>Income</th> <th>Contribution</th> </tr> </thead> <tbody> <tr> <td>Less than £24,275</td> <td>£0</td> </tr> <tr> <td>£24,275</td> <td>£45</td> </tr> <tr> <td>£31,745</td> <td>£875</td> </tr> <tr> <td>£41,735</td> <td>£1,985</td> </tr> <tr> <td>£49,664</td> <td>£2,866</td> </tr> </tbody> </table>	Income	Contribution	Less than £24,275	£0	£24,275	£45	£31,745	£875	£41,735	£1,985	£49,664	£2,866	<p>£24,275 per annum</p>
Income	Contribution												
Less than £24,275	£0												
£24,275	£45												
£31,745	£875												
£41,735	£1,985												
£49,664	£2,866												

Reducing the student award: partner assessment:													
<p>If the income identified is £20,643 or above then the partner will be liable to contribute to a student's support.</p> <p>The minimum contribution is £45 and a payment of £1 for every £9 they are above £20,643 up to a threshold of £50,977, where it will change to £1 for every £6.50 up to a maximum contribution of £7998.</p> <p>This is demonstrated below:</p> <table data-bbox="359 772 890 1021"> <thead> <tr> <th>Income</th> <th>Contribution</th> </tr> </thead> <tbody> <tr> <td>Less than 20,643</td> <td>£0</td> </tr> <tr> <td>£20,643</td> <td>£45</td> </tr> <tr> <td>£27,933</td> <td>£855</td> </tr> <tr> <td>£35,538</td> <td>£1,700</td> </tr> <tr> <td>£50,568</td> <td>£3,370</td> </tr> </tbody> </table>	Income	Contribution	Less than 20,643	£0	£20,643	£45	£27,933	£855	£35,538	£1,700	£50,568	£3,370	£20,643 per annum
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Less than 20,643	£0												
£20,643	£45												
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£50,568	£3,370												
Per child deduction after assessment													
After the contribution has been assessed, it should be reduced by £152 for each child/and or student dependent (excluding the student being assessed)	£152 per child												