

Other sources of funding

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1 BURSARY SUPPORT

We do not assist some courses because of their type or level (for example National Certificate courses or courses at privately-funded institutions). You can ask for support for these courses from:

- the college itself, if you are studying at a further education college in Scotland;
- or the education department of your local council, if you are studying elsewhere.

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2 DISCRETIONARY FUNDS

The Scottish Ministers provide discretionary funds to students studying at a Scottish Institution. They distribute these funds to publicly-funded institutions for students who, for whatever reasons, have financial difficulties or who may not be able to enter higher or further education for financial reasons. These may be known as Access to Learning Funds for students studying in England and Financial contingency funds for students studying in Wales.

We ask institutions to give priority to cases where there is difficulty in meeting living costs. Institutions can decide whether to provide scholarships or bursaries to help with the living costs of students who otherwise may not enter education because of their financial circumstances.

Full-time, part-time and sandwich-course students in further or higher education at a publicly-funded institution are eligible to apply for a payment from these funds. The student must meet the residence conditions for a student loan. There is no age limit for higher education students to receive payments from these funds.

Your institution is responsible for deciding which students should receive payments and how much each payment should be. It is also responsible for all other matters relating to these funds, including handling appeals.

If you want more details about these funds, ask the institution you are studying at or have applied to study at. Usually, the student support or student services office of the institution will deal with enquiries. Generally, you will have to apply for your full student-loan entitlement before they can consider you for help.

Discretionary funds [guidance](#) for academic session 2017-2018.

Allocation of Discretionary funds and Childcare funds for academic session 2017-2018:

- [Higher Education Discretionary and Childcare funds](#) (excluding college Childcare Funds as they are issued by the Scottish Funding Council).

If you need access to any previous years allocations please [contact us](#).

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3 CHILDCARE FUND

The Scottish Ministers provide childcare funds to Scottish publicly-funded institutions for students to help towards the cost of registered or formal childcare costs - formal childcare includes childminders, after school clubs, day care, sitter services and providers of pre-school and education. Your institution is responsible for deciding which students should receive payments and how much each payment should be. You should apply straight to them for support. Not all eligible students will receive help, as the fund is limited.

Eligible student **lone parents** who have formal registered childcare costs can apply for a payment of up to £1,215 from the Childcare Fund.

Please note that this fund is limited so not all eligible students with childcare costs will receive help.

Childcare Fund [guidance](#) for academic year 2017-2018.

Allocation of Discretionary funds and Childcare funds for academic session 2017-2018:

- [Higher Education Discretionary and Childcare funds](#) (excluding college Childcare Funds as they are issued by the Scottish Funding Council).

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4 DEPARTMENT OF WORK AND PENSIONS (DWP)

The DWP assesses students' entitlements to income-related benefits. Full-time students are generally not eligible to claim benefits. But full-time students with dependants and students with disabilities may be eligible in certain circumstances. It is important to discuss this with your institution student advisor as well as with your local DWP.

The DWP will not take account of the first £10 a week of your student loan. But the amount of loan entitlement over £10 a week will directly reduce your benefit, pound for pound. They will take account of your loan entitlement even if you have not taken out a loan. This is because it forms part of the resources available to you.

The DWP will generally treat payments to students from the discretionary or similar funds as voluntary or charitable payments and will fully disregard (ignore) them. However, when working out benefits, they will take account of payments that are for everyday living costs. They will disregard £20 a week of the payment, although this amount will reduce to £10 if the £10 student-loan disregard also applies.

You can find more details about your benefit entitlements from your local DWP, your institution, or the National Union of Students.

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5 TAX CREDITS

Students and their families could receive more money through the tax credits. Students with children are entitled to claim Child Tax Credit which HM Revenue and Customs will pay to those who are responsible for at least one child, whether or not they are in paid work.

Students who work more than 16 hours a week could also be eligible for Working Tax Credit, which makes work pay for those on lower incomes. Extra help is also available to those who have a disability or who are caring for children with a disability.

You can find out more information by calling the HM Revenue and Customs helpline on 0345 300 3900.

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6 PROFESSIONAL AND CAREER DEVELOPMENT LOANS

If your student support from public funds does not fully cover the cost of your course, you may be able to apply for a Professional and Career Development Loan (PCDL).

PCDLs will only be considered as long as you have spoken to a career's advisor and you have already sought any additional support from your proposed place of study.

The Government manages PCDLs through a partnership with a number of high street banks (currently Barclays and the Cooperative bank). PCDLs can support courses in a wide range of vocational areas. From July 2009, if you are 18 or over and plan to train in the UK, you may be able to apply for a PCDL of between £300 and £10,000 to cover course fees plus other course costs including books, childcare and travel.

A PCDL can support any type of full-time, part-time or distance-learning course as long as it:

- is related to a job (though not necessarily to a current job);
- lasts no more than two years,
- and, where relevant, up to one year's practical experience where it is part of the course.

You make no repayments while you are training and for up to one month afterwards, or for up to 17 months if you are unemployed when the repayments are due to start. During this time, the Government will pay the interest on the loan for you. At the end of this period you become responsible for the loan repayments and any extra interest.

If you have not worked for three months or more (whether or not you were registered for work or you were a full-time student) immediately before you make a PCDL application, you may be able to apply for a loan to cover the full cost of course fees.

If you are claiming, or want to claim, social security benefits, you should check with your local DWP office to find out how a PCDL may affect your benefits.

Phone 0800 100 900 (calls are free).

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7 EDUCATIONAL TRUSTS

You may find it useful to check the Directory of Grant Making Trusts published by the Charities Aid Foundation, the Grants Register published by Macmillan Press, or the Charities Digest published by Waterlow Information Services. You can usually find these in larger public libraries.

We also maintain a Register of Educational Endowments containing information on Scottish trusts that we know about. You can only get help from a trust if you meet the eligibility conditions of that trust. The conditions vary from trust to trust, and only the trustees can decide if you are eligible. For instance, conditions can relate to:

- where you live
- or were born;
- what schools you went to;
- your age;
- the course you are taking;
- and the college or university you go to.

Only the trustees can decide whether to accept or refuse your application. Most trusts say that the people applying must be Scottish, or be planning to study at an institution in Scotland.

You can search the register for any trusts that you may be eligible for [here](#).

You may also want to visit the website at www.scholarship-search.org.uk/ to look at the database of undergraduate and postgraduate scholarship awards that academic institutions, commercial organisations and charitable trusts offer.

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8 SPONSORSHIPS AND SCHOLARSHIPS

Many industrial organisations and some government departments have schemes (usually competitive) for supporting students. You may be able to get details of these from your local Jobcentre.

Income from sponsorship and scholarships will not affect your support.

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9 COLLEGE OR UNIVERSITIES BURSARIES

Students attending a college or university elsewhere in the UK except Scotland may be eligible to receive a mandatory bursary if they and their family have a low income. Institutions who will be charging more than £2,906 each year for tuition fees, will offer students (mainly from low income families), extra financial support that they don't have to pay back. The amount you can get depends on your personal circumstances. You can use the bursary to pay part of your fees, which means you will need less of a fee loan, or you can use this for anything else you want.

Some universities and colleges may also choose to offer students (mainly from low income families) discretionary bursaries or scholarships. Your university or college is responsible for deciding which students should receive payments and how much each payment should be. You should contact your university or college if you want more information about their bursaries and scholarships.

We will not be paying out this money but your college or university may ask us for information related to your application for student support. We can only share this information with your consent. Your parents or husband, wife, civil partner or partner will also need to agree to let us share their information if we used it to assess your student support. When you apply to us for your student support, we will send you a form to ask you if you are happy for us to share your information for bursary administration purposes only.

If you agree to let us share your information, specifically for bursary administration purposes, it may help you get any bursary or scholarship that you might be entitled to more quickly.

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10 ARMY EDUCATION GRANT

If you are considering a career in the army after your degree, you may qualify for an education grant provided by the armed services. The scheme is open to UK passport holders who have studied or plan to study at an educational establishment in the UK, the Channel Islands, the Isle of Man or at any British Forces School overseas. To find out if you qualify, go to the [Army website](#).

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11 FURTHER INFORMATION FROM UNIVERSITY AND COLLEGE WEBSITES

You may be able to get information on additional information on support from college and university websites.

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