

**Jewel & Esk College
Edinburgh Campus**
24 Milton Road East,
Edinburgh
EH15 2PP

t: 0131 344 7000
f: 0131 344 7001
w: www.jec.ac.uk

**Public transport to our
Edinburgh Campus:**
6, 44, 44A, 44B, 44C,
45,124

**Train service to our
Edinburgh Campus:**
Brunstane train station
is a 15 mins walk
from the campus.

Trains run directly
from Edinburgh and
Newcraighall.

**Jewel & Esk College
Midlothian Campus**
46 Dalhousie Road
Dalkeith
EH22 3FR

t: 0131 344 7000
f: 0131 344 7002
w: www.jec.ac.uk

**Public transport to our
Midlothian Campus:**
3, 3A, 29, 49, 90, 302, 303,
X95, 140, 141



Jewel & Esk College acknowledges the dignity and diversity of all individuals and will seek to promote equality of opportunity for all.

The college will actively promote equality, diversity and inclusion by removing barriers to education, training and employment opportunities and by widening access through development of a flexible and inclusive culture.'

DATA PROTECTION ACT 1998 STATEMENT - Jewel & Esk College is committed to ensuring that the processing of personal data is only undertaken in the legitimate operation of the business of the college. We will ensure that the eight principles on which the Act is based are made known to and observed by all our staff.

PLEASE NOTE: Although every attempt is made to supply accurate information, this leaflet is subject to change without prior notice. Courses or classes may be cancelled due to unforeseen circumstances or insufficient numbers attending the first or subsequent classes. For the latest information please contact the college directly on 0131 344 7000.

Benefits & Credits Money Matters 2009/10



Student Services can help with:

- What financial support is available
- Who to contact for help

We have leaflets and further information on most of the types of support covered here.

When you become a student it's a useful exercise to review your finances.

You may want to consider whether, as a student, there are

- additional costs associated with your course or attending College
- any benefits you will keep
- additional benefits or funding you may be entitled to

The most common benefits and support for students include:

- State Benefits (eg Income Support, Incapacity, ESA, DLA)
- Housing Benefit
- Child Benefit
- Working Tax Credit
- Help towards Prescription & Dental charges
- Student funding – Bursaries, EMAs and Student Loans, Discretionary Hardship Funds
- Council Tax Benefit
- Child Tax Credit

State Benefits

Whether or not studying will affect your benefit depends upon; type of benefit, category of course and whether you are classed as full-time or part-time.

If you are coming off benefits we recommend that you do not do so until you are certain that your student support is in place and are aware of the payment dates, but remember *you* will be liable for any overpayments of benefits.

You are strongly advised to contact the Department for Work and Pensions at your local Job Centre Plus office.

Housing Benefit

Most full-time students **do not** qualify for this, although there are exceptions including:

- Those who are able to remain on a qualifying State Benefit and **do not** receive a College Bursary
- Single Parents on a low income with a child under 16 years in the household
- Self-supporting students under 19 years of age

Contact your local Council Revenues office for forms to claim this.

Council Tax Benefit

Most full-time students on a course which is at least 21 weeks long are entitled to claim exemption from paying this whilst at College.

If you plan to go on to further study after your course finishes you will be liable for this tax over summer months. The main exceptions to this are: students enrolled on a continuing HND course or anyone aged under 20. Contact your local Council Revenues office for forms to claim this.

Child Benefit

This can be claimed by the adult with primary responsibility for care of any student less than 20 years of age on a non-advanced Further Education course. Household income does *not* affect this Benefit.

Child Benefit is not just for young people whilst they are at school. Tel: **0845 302 1444** or log onto: **www.hmrc.gov.uk/childbenefit**

Child Tax Credit

This can be claimed by the adult with primary responsibility for care of any student less than 20 years of age on a non-advanced Further Education course. This support is means tested and therefore household income *does* affect this Benefit.

Child Tax Credit is not just for young people whilst they are at school. Tel: **0845 300 3900** or log onto: **www.hmrc.gov.uk/taxcredits**

Working Tax Credit

Students are able to claim this if they meet the necessary criteria. Childcare costs may also be claimed through this support.

Tel: **0845 300 3900** or go to **www.hmrc.gov.uk/taxcredits**

Health Services

Students are able to claim for help towards these costs, and may even be entitled to no charges at all, if they meet the necessary criteria.

Ask for application form HC1 from Job Centre Plus, doctors or dentists or Student Services. If you need to find a local GP or NHS dentist log onto: **www.nhslothian.scot.nhs.uk**

Student Funding

Student Services offer in-depth information and advice on the appropriate funding for your course. The college has additional funds to help students who find themselves in financial difficulty as a result of becoming a full-time student; it is cash limited with some specific criteria. Application forms and advice is available from Student Services.

Student Services Advisors are also happy to offer a 'Financial health check' and advice on budgeting.

If you would like help or further information on any of the above, please contact a member of the Student Services staff who will be happy to help.

College Contacts

Student Services (addresses on the reverse of this leaflet)

0131 344 7163

studentservices@jec.ac.uk

Other leaflets available on this series:

- Making Ends Meet
- Moving onto HNC/D
- Help Towards Childcare
- Funding for Further Education
- New Students HNC/D
- Fee Waiver Entitlement