

**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.

Moving onto HNC/D Money Matters 2009/10



This leaflet summarises the funds available to you as a Higher Education student and covers the following questions:

- what financial support is available?
- who do I contact for help?

There is considerable difference in funding between SVQ/NQ and HN, which you will need to take account of in moving on from one to the other.

The main source of funding is provided by SAAS (Student Awards Agency for Scotland). You can apply on-line at www.saas.gov.uk - Student Services have detailed guidance notes to help you do this.

In general, if you were eligible for any part of student support on your previous SVQ/NQ course, then you are likely to be eligible for support from SAAS.

Q Am I eligible for support?

- A If you meet the criteria for: ■ residency ■ eligible course ■ age ■ previous study

you will be entitled to the support covered below. Details are listed in the SAAS guidelines on-line and we suggest you contact Student Services if you are unsure on any point.

Q Who pays the course fee?

- A There is a fee for HN courses. The college will seek confirmation of payment from SAAS/LEAs within six weeks of the start of term, students whose support has not been confirmed will be invoiced. **Please ensure you complete the tuition fees box on your application!**

If you are a Scottish or EU student you must apply to SAAS to get your fees paid on your behalf; students from elsewhere in the UK should apply to their local education authority.

Q What will I live on?

- A The main source of support would be a **student loan** which takes the place of a bursary. Moving to higher education will usually affect any state benefit you may be receiving. We recommend you get advice about your entitlement as a full time student from an appropriate money advice worker eg One Parent Family Scotland or Welfare Rights. For lone parents for example the DWP will assume that you have taken out the maximum loan available and they will recalculate your benefit accordingly for the duration of the course.

The amount of support you receive is assessed similarly to college bursaries and depends on:

- whether your application is for a single year or part of a longer course
- where you live while studying ■ parent/husband/wife or partner's income.

Q Is everything repayable?

- A The loan has to be repaid. Repayments will not start until the April after you graduate or leave your course and are earning over £15k per year.

There are additional non-repayable allowances you can claim from SAAS if:

- you have a dependent husband/wife or partner - £2,640
- you are a lone parent - max £1,305 - with additional childcare payment of max £1,215
- you require specific assistance in your learning because of a disability (Disabled Students Allowance)
- you are under 25 and your parents' income is below roughly £34,200 some of your support could come as a bursary rather than a loan.
- you are under 25 and have a child dependant on you, some of your support could come as a bursary.

Q Will I still get childcare paid for?

- A The college has a specific fund for childcare for HN students. If you have childcare paid just now you need to be aware that funds are limited, similarly to the FE childcare fund, and make an early application (available from Student Services). Any childcare grant you receive from SAAS will be taken into account when assessing your award.

Q What if I'm still struggling?

- A 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 set by SAAS and the college. Application forms and advice is available from Student Services.

Student Services advisers are happy to offer a 'financial health check' and advise on budgeting. Many students work part-time to supplement the student loan. We offer a JobShop online and careers advice to help sell yourself to employers and find suitable part-time work.

Q Can someone talk all this through with me?

- A Please feel free to contact one of our Student Advisers if you have any questions whilst completing your SAAS application, or, if you would like further information on any of the above, please contact a member of the Student Services staff who will be happy to help.

Please note - if you intend to apply for a university course after an HND, please contact Student Services to discuss the implications for fee support.

ADVICE & SUPPORT

Student Services
0131 344 7163
studentservices@jec.ac.uk

FURTHER INFORMATION

Full details of funding for fees, loans and additional allowances are available from:

Student Awards Agency Scotland

Gyleview House
Edinburgh
EH12 9HH

0845 111 0241
www.saas.gov.uk

One Parent Family Scotland

13 Gayfield Square
Edinburgh
EH1 3NX

Freephone Helpline 0808 801 0323
www.opfs.org.uk

Student Loans Company

100 Bothwell Street
Glasgow
G2 7JD

0845 026 2019
www.slc.co.uk

Welfare Rights

Edinburgh 0131 225 1255
Midlothian 0131 271 3780
East Lothian 0131 653 4231

or contact Student Services for details of your local office.

Other leaflets available in this series:

- Making Ends Meet
- New Students HNC/D
- Benefits & Credits
- Help Towards Childcare