

Version updated June 2020

## **National Policy for Further Education Bursaries AY 2020-21**

### **Award Assessment**

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## National policy for Further Education bursaries 2020-21: Award Assessment

### Eligibility for award

1. 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.
2. Colleges are required to assess 18 and 19 year old students at the start of their courses for bursary, unless it is financially better for their household income to be awarded an Education Maintenance Allowance (EMA).

### Eligibility of student

3. A student should only be deemed eligible for an award if they meet **all of the criteria** set out in paragraphs 4 to 10 below:
4. **They are residentially eligible:** To be residentially eligible, the student should satisfy the legislative conditions contained within the [Education \(Access Funds\) \(Scotland\) Determination 2019](#) or subsequent updates.
5. **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.
6. **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 32-33).

Bursary maintenance allowances are not intended to cover additional living costs incurred by virtue of a disability. However, if a student is in receipt of funds to cover additional living costs, such as Disability Living Allowance (DLA), then these funds should not result in a deduction or replacement of any maintenance allowance for which that student is eligible.

Where a student already receives funding for travel, such as Personal Independence Payment or DLA mobility component, colleges may (at their discretion) use the additional support needs for learning allowance to top-up, but not duplicate, existing funding. (See paragraph 86 which refers to the Scottish Government's guidance [Partnership Matters](#).)

7. **They have not previously received bursary or 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 (FTE) 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). Where the student is applying for support to complete a portion of their 2019-20 studies which was disrupted due to COVID-19 reasons (either personal, or academic), the period of disruption should be disregarded from their cumulative previous support total.

Students with disabilities may take longer to complete a course for reasons directly related to their disability. If their course has been extended for this reason, they may also have received a longer period of support. In such cases, the period of support received should be assumed to be the same as

the period of the standard course, not the extended course. Evidence to support the reason for the extension should be provided. **AND**

- (ii) At least one of the following circumstances applies to the student:
- They last received support at least four years ago.
  - 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.
  - They last received support for a course which enabled them to progress towards the course they now require support for.
  - 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.
  - Any other reason, but only if the student has not relied on this paragraph to receive an award within the previous four years.

College decisions on when a student last received support should be based on the final day of the course that they received support to attend college, not on the day upon which the final support payment was made.

8. **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.
9. **They are eligible for recurrent funding from SFC<sup>1</sup>:** 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 SFC's [Credit Guidance. Current guidance \(2019-20\)](#), available on the SFC website. (2020-21 guidance will be published soon.)

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<sup>1</sup> 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.

10. **They can be defined as<sup>2</sup>:** A student under 18 **OR** a parentally supported student **OR** a self-supporting student **OR** a care-experienced student **OR** a Universal Credit student.

### Eligibility of course

11. A course is eligible to receive support if **all of the criteria** set out in paragraphs 12 to 15 below apply:
12. **It is eligible for recurrent funding from SFC:** Colleges should refer to SFC's Credit Guidance for more details on eligibility for SFC funding. [Current \(2019-20\) guidance](#) is available on SFC's website. (2020-21 guidance will be published soon.)
13. **It is a non-advanced course or is of a level that does not qualify for support from SAAS:** It should be noted that this can include some SCQF Level 7 courses that are not supported by SAAS, such as the full-time SVQ3 course.
14. **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 FTE of 18 weeks. **OR**
  - (ii) Falls under funding group 5 (previously dominant programme group 18). Colleges should refer to SFC's Credit Guidance.

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 eligibility.

15. **It results in a qualification within the FTE of three years:** A qualification should normally be achieved within the FTE of one year. This excludes courses for students who require Access and Inclusion Funding, provided the student's Personal Learning Support Plan (PLSP) anticipates that the course will take them more than three years to complete.

### Calculation of award

16. 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.

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<sup>2</sup> The Advisors' Notes contain definitions of all of these.



- Travel expense allowance.
  - Additional support needs for learning allowance.
17. Where a student has access to alternative funds, this renders them ineligible for the relevant full allowances (see paragraph 6).
  18. 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.
  19. 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.
    - A parentally-supported student.
    - A self-supporting student.
    - A care-experienced student
    - A Universal Credit student
  20. These definitions are explained further in the Advisors' Notes which support this document.

### **Means-testing**

21. Students should be means-tested for any allowance received. The dependant allowance is also subject to a deduction in respect of the adult dependant's income.
22. The only circumstance where a college should not means-test students for allowances paid to them are when the college is awarding:
  - A Care-Experienced Bursary maintenance allowance. **OR**
  - A travel or study allowance to a student under 18. **OR**
  - An additional support needs for learning allowance to any eligible student.
23. In addition, colleges should not take into account benefits covering the equivalent of a maintenance allowance when assessing for travel and study only awards.
24. Please refer to paragraphs 147 to 152 for advice on awards for part-time students or those who are studying on an open learning basis.

### **Period of support**

25. Maintenance and dependant allowance rates are weekly rates for which students on full-time courses may be assessed. These allowances can cover the duration of the course including short holidays but not breaks between academic years.
26. Funding should not exceed 43 weeks in any one academic year (AY). 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.
27. Awards should cover the full number of course weeks and should include short holidays. Colleges should calculate any maintenance and/or dependants' allowances for short holidays in line with the student's typical award during term-time.

### **Maintenance allowances**

28. Maintenance allowances should only be offered to students attending on a full-time basis. Allowances set out below should only be paid to students meeting the defined categories.

#### ***Self-supporting students***

29. The maintenance allowance for self-supporting students is **£106.53** per week.

#### ***Parentally-supported students***

##### *At parental home*

30. The ***at parental home*** maintenance allowance is **£84.30** per week.
31. To be eligible for this allowance the student must:
  - Live at their parental home within what the college determines as a reasonable travelling distance of the college. AND
  - Not have an established permanent home of their own.

##### *Away from parental home*

32. The *away from parental home maintenance allowance* for parentally supported students is £106.53 per week.
33. To be eligible for this allowance the student must:
  - Not live in their parental home because it is not within reasonable travelling distance of the college. AND / OR
  - Have an established permanent home of their own.

## ***Students under 18***

### *At parental home*

34. Students who are under the age of 18 and are not defined as self-supporting will usually be entitled to an EMA. This is 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 the **Advisors' Notes Section**).

### *Away from parental home*

35. The ***away from parental home allowance*** amounts to **£42.35** per week. Colleges may pay students this element over the short holiday periods.
36. Students under 18 may be considered for an *away from parental home maintenance* element payable from bursaries, subject to meeting the other eligibility criteria. This allowance takes account of and is offered in addition to any EMA allowance.
37. To be eligible for this allowance the student must:
- Not live in their parental home because it is not within reasonable travelling distance of the college. AND / OR
  - Have an established permanent home of their own.

## ***College-approved accommodation***

### *Parentally-supported or self-supporting students*

38. 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 the above criteria (paragraph 37), 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 their rent paid from bursary funds and to receive a *personal allowance* of **£31.14** per week.

### *Students under 18*

39. The college may also use bursary funds to contribute to the accommodation costs of a student under 18, who meets the criteria in paragraph 37 above, staying in college accommodation or college approved lodgings.

40. In this situation, the student would normally be eligible for an allowance contributing to their rent and an EMA only. However, students who are under 18 and living in college accommodation but are self-supporting or not eligible for an EMA because their parental income is higher than EMA income threshold, can be assessed for the *personal allowance* of **£31.14** per week from bursary funds.

### *General*

Under no circumstances should the amount provided to contribute towards rent exceed **£118.89** per week.

41. 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.
42. 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 of Multiple Occupation (HMO) standards.

### **Care-Experienced award for students**

43. The Care-Experienced maintenance allowance is £202.50 per week.
  - This is a non means-tested award to any student who has, at any time in their life, been looked after by a local authority in the UK. **AND**
  - Is beyond their statutory school leaving date (for most students this will mean a minimum age of 16 (see paragraph 55 of SFC's Bursary Advisors' Notes).
  - From AY 2020-21, there is no longer an upper age limit on the Care-Experienced award. Therefore students of any age, above the minimum noted above, who meet the necessary conditions set out in this SFC guidance, will be eligible to apply for the award.
44. When allocating funding to care-experienced students, colleges should ensure that the student receives the **optimum** funding award, taking into account the student's wider circumstances. This will usually mean that the student should receive the maximum level of funding (for example, a bursary rather than an EMA).
45. Colleges should also have regard to the student's potential entitlement to social security benefits. If the student is eligible to remain on benefits whilst they study and the amount that the student would receive through benefits is higher than £202.50 per week, then the college should allocate EMA or the Universal Credit (UC) bursary rate instead of the Care-Experienced Bursary rate.

46. A key intention is to enhance rather than replace existing funding and sources of financial support. As such, Care-Experienced maintenance award students will continue to be eligible to receive additional funding elements, such as travel, study costs, additional support needs, childcare and discretionary awards. Colleges should not means-test care-experienced students as self-supporting.

***Example of optimum weekly award for 18-year-old care-experienced student with weekly rent of £65.***

- If awarded EMA of £30: He/she can receive UC of £662.72 per month. His/her total income is £792.72 per month.
- If awarded full bursary £202.50: He/she will receive no UC. His total income is £877.50 per month.
- The student would be £84.78 per month better off receiving a bursary than an EMA.

***Example optimum weekly award for 20-year-old care-experienced student with 22-year-old partner and 4-year-old child and monthly rent of £820 (2-bed private rented property in Edinburgh rate – varies by local authority).***

- The couple can get UC of £1,590 per month.
- If awarded bursary of £202.50 per week, they can get UC of £800pm during course. The total income is £15,300.
- If awarded bursary of £28 per week, they can get UC of almost £1,576pm during course. The total income is the same as above, £15,300.
- The student is no worse off financially whether awarded £28 or £202.50 bursary.

***Example of optimum weekly award for 27-year-old care-experienced student with 3-year-old child and weekly rent of £189.23 (monthly £820) (this is within the rate payable for a 2-bed private rented property in Edinburgh rate – varies by local authority) on income support (IS), housing benefit (HB) and child tax credit (CTC).***

- Before starting the course, the student gets IS £74.35 and HB £189.23 and CTC £64.82 per week (£12,807 over 9 months).
- If awarded bursary of £202.50 per week, he/she can get HB £127.84 and CTC £64.82 during course (bursary is £172.25 income for IS/HB: £8,100 -

£693/43). Total income over 9 months of course is £15,613. (Note that the student cannot reclaim IS at end of course).

- If not awarded £202.50 Care-Experienced Bursary, the student would likely not be awarded the maximum bursary rate of £106.53 (as income support is an alternative fund) and instead would remain on IS £74.35 and HB £189.23 and CTC £64.82 per week (£12,807 over 9 months).

### ***Specific Categories of Care Experience***

47. When assessing applications for Care-Experienced Bursary, the appropriate categories for consideration are listed below. A more detailed explanation of these categories is set out in Annex B of the Advisors' Notes document:

- Foster Care.
- Kinship Care.
- Residential Care.
- Compulsory Supervision Order with no condition of residence (Looked after at home) (*Previously known as a Supervision Requirement*).
- Compulsory Supervision Order with a condition of residence (Looked after away from home) (*Previously known as a Supervision Requirement*).
- Permanence Order.

### **Students receiving Universal Credit**

48. In some circumstances, students may be able to study full-time and receive Universal Credit, for example where they are:

- A parent of a child.
- Severely disabled.
- A young person estranged from their parents.
- Living with a non-student partner and making a joint Universal Credit claim.

49. Students in receipt of Universal Credit will have their award of Universal Credit reduced, on a pound for pound basis, in respect of any maintenance funding they are awarded which exceeds £110 per month for the duration of their studies.

50. Students in receipt of Universal Credit should be assessed for student support in the usual way. If they are found to be eligible for funding, they should receive a maximum maintenance allocation of **£28.00** per week. Students in receipt of Universal Credit may also receive funding for specific purposes (e.g. travel, study and additional support needs allowances) without this having an impact

on their Universal Credit award. However, the student's letter of award should clearly state that these additional elements have been allocated for a specific purpose. It is worth noting that whilst the full payment of £28.00 per week is likely to make a slight adjustment to the Universal Credit Award, it should mitigate the need for the student to have any Work Related Requirement whilst studying.

51. Further details on award letters are set out in Annex A of the Advisors' Notes guidance.

### ***Students on Universal Credit whose circumstances change***

52. If the circumstances of a student who is receiving a full bursary award change during the academic year and they begin to receive Universal Credit mid-year, then the annual nature of the Universal Credit calculation means that the full bursary award already paid will be taken into account and deducted from their Universal Credit award, even if the actual amount awarded reduces. To avoid a detrimental impact on students, in circumstances where a student previously receiving full bursary begins to receive Universal Credit part-way through the year, the student should continue to be allocated their original award of full bursary until the end of the academic year.

### ***Assessing the income of parents or a partner receiving Universal Credit***

53. In most circumstances where a student's parent(s) or partner are receiving Universal Credit, the amount received by the parents/partner will be less than the minimum income threshold and the student will be eligible for full bursary. However, there are some circumstances where the total household income including Universal Credit will be over the minimum threshold (see example below), particularly where the parent(s)/partner are working. When means-testing parental income in these circumstances, if the parents'/partner's Universal Credit has been reduced because they have other income, it should be assumed that the standard allowance is reduced first (see example below).

#### ***Example for assessing Universal Credit (UC) where there are parental/partner earnings***

Working parent with two children (one at college), with rent and childcare costs:

<i>Standard allowance</i>	<i>£410</i>
<i>Child elements</i>	<i>£517</i>
<i>Housing costs</i>	<i>£820</i>
<i>Childcare</i>	<i>£400</i>
<i>UC award</i>	<i>£2,147 pm</i>
<i>Gross earnings of £28,000 net income</i>	<i>£1,889 pm</i>

<i>UC reduced by £1,010 earnings</i>	$£1,889 - £287 = £1,602 \times 63\% = £1,137$
<i>Final UC award</i>	$£1,137 \text{ pm}$

In this example parental earnings are above the bursary minimum threshold, so a means-test should be performed, based on the income of £28,000. It should be assumed that the reduction of £1,010 which was applied to the UC award was applied to the Standard Allowance element of the UC award first. Therefore, in this example, there would be no UC element included in the assessment for student funding because the Standard Allowance has already been deducted under the UC reduction.

### **Dependant allowance**

54. This allowance is **£57.32** per week.

### ***Student eligibility***

55. Students attending full-time can receive this allowance if they have care **or** financial **or** legal responsibilities for an adult dependant. This is their husband, wife, civil partner, partner or any other adult dependant for whom they act as carer. Students cannot claim a dependant allowance for anyone eligible to receive FE or HE student support.
56. Claims 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.
57. 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 £57.32.

### ***Partial caring responsibilities***

58. 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.
59. A student cannot claim for an adult dependant who someone else is claiming for as part of his or her FE or HE award.
60. 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***

61. 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).
62. 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.
63. 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**

64. Colleges are expected to use their core grants to provide appropriate teaching facilities and equipment for the courses they deliver to students. The subject price groups which core teaching grant is based upon reflect that some subject areas are more expensive to deliver than others. However, there are some learning materials and equipment that are provided to the individual student and which, in many cases, become the student's personal property. The Study Expense Allowance can be used to fund essential items that are supplied to individual students or to compensate students who supply these essential items themselves.
65. The principles that the college should bear in mind when allocating this allowance to students are:
  - Colleges should not use this allowance to offset the costs of items which should be met from their core teaching grant.
  - Colleges should only fund essential items required by the student.
  - Colleges should be satisfied that they are achieving best value for money.
  - Colleges should ensure that they are properly accounting for the items supplied through this allowance.
66. The specific items that a college may fund will be dependent on the course but the following table provides guidance on the types of expenses that may and may not be included. The examples contained in the table are not exhaustive.

#### ***Example of items that can be funded through Study Expense Allowance:***

- Items that, if absent, do not prevent the course being taught but are essential in allowing the student to fully participate in learning, such as specific clothing, footwear and tools that are supplied to the student.
- Items that are essential to the course, e.g. essential texts.
- Items that are required for health and safety reasons.
- The costs of paying for eligible students to have a criminal check.

***Example of items that cannot be funded through the Study Expense Allowance:***

- Items that are key to the teaching of the course, such as classroom facilities, fuel, core teaching equipment and materials.
- Items that are not essential to that course, e.g. additional reading materials.
- Study trips. This includes any trip associated with any course of study, i.e. a short trip to museum, a day trip out of college, and overnight or longer trips such as those associated with sports or tourism courses.
- Basic stationery, regardless of the student's choice of course.

67. Colleges are reminded that they cannot charge students additional fees to complete essential elements of the course.
68. There is no cap on the amount that can be spent on an individual student, but colleges should ensure that the purchase or supply of study items achieves best value for money.
69. When reporting spend on study items it is essential that colleges itemise costs against individual students, showing that the allocation has been calculated on the basis of need for specific items or materials. Colleges should not allocate set amounts to groups of students, regardless of subject of study or level of spend.
70. Annex B provides details of historic average sector levels of spend on study costs, at an individual subject level and at overall sector level. Overall, the average sector spend on study costs is around 5% of the overall student support budget. We expect that most colleges will not claim above sector average levels for study costs. However, we do recognise that there can be fluctuations, particularly where study costs are allocated to students with additional support needs and depending on colleges' subject profile. Colleges should be aware that SFC will monitor college spend and will investigate colleges with outlier data and those that exceed average levels of spend on study costs. We will expect colleges that exceed sector average levels of spend on study costs to be able to provide evidence of the reasons for high levels of spend.
71. Colleges should retain any study items that can be reused. If the study item cannot be reused it can be retained by the student. 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.

**Travel expense allowance**

72. If the student will be using a car to travel (to/from college), 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 **18.65 pence per mile**.

73. Students who live more than two miles from the college are eligible for consideration for a travel allowance to meet travel costs. 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 two miles of the college.
74. 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. The college should also prioritise the cheapest forms of transport where possible, for example, making use of monthly/termly travel passes and student discounts.
75. 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 cost-effectiveness of available transport within and outwith their boundaries. Consideration may also be given to locally recognised geographical boundaries and/or obstacles, including safety issues. We would expect neighbouring colleges to take a consistent approach. Where this discretion is used, the revised limit should be clearly defined and available to students. In all cases the college should seek to fund the most economical direct return route.
76. 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.
    - (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. AND

- **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.

77. Travel expenses do not include:

- Travel between campuses, although the return travel may be calculated for separate campuses (e.g. the student may set out for one campus in the morning, but return from a different campus in the afternoon).
- Additional residential expenses.
- Post-course travel expenses such as job interviews.

### ***Alternative travel allowance***

78. Colleges may use their bursary funds to provide transport for students, where they have assessed this as being a more cost-effective method than providing allocations to individual students. This may involve:

- Securing a transportation agreement with a local transport provider.
- Purchasing their own transport for students. AND/OR
- Running their own transport for students.

79. Colleges that 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.
- The academic year or period for which they wish to use their bursary funds in this manner.

80. If SFC does not consider the alternative to be value for money then it will ask colleges to return those funds. SFC will monitor spend and will query outlier data, with a view to ensuring that colleges are allocating travel expenses allowances in a consistent manner.

### **Additional support needs for learning allowance**

81. 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.
82. 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 in the FES return.
83. Where a student already receives funding for travel, such as Personal Independence Payment (PIP) or DLA mobility component, colleges may, at their discretion, use the additional support needs for learning allowance to top up - but not duplicate - the existing funding.

### ***Eligible students***

84. A student who is on a course which SFC defines as price group 5 (previously 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.
85. 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 (see paragraph 4.6.9 [DISABILITY LIVING ALLOWANCE AND MOTABILITY](#)).

### ***Needs assessments***

86. 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](#) (see paragraph 86 above). Colleges should not normally use bursary funds to pay for diagnostic assessments.

### ***Use of funds***

87. There is no threshold where items remain in the ownership of the college. These study items should be recycled or re-used where it is practical to do so.

The college may use its discretion to pass ownership to the student where appropriate.

88. 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.
89. 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**

### **General**

90. This section sets out the financial assessment processes for students attending on a full-time basis. The financial assessment of students on part-time or open learning courses is set out in the following section (paragraphs 147 to 152).
91. It is expected that a student's household income should help support the student during their course, where it can. 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.
92. The bursary financial assessment will take into account benefits which provide replacement living costs, whilst benefits which provide for additional costs (such as those related to a disability) will be disregarded.
93. Tables 1-4 at the end of this document indicate how various forms of income are to be treated. While the lists are extensive, they are not exhaustive. College staff may consult SFC for advice on any other forms of income.

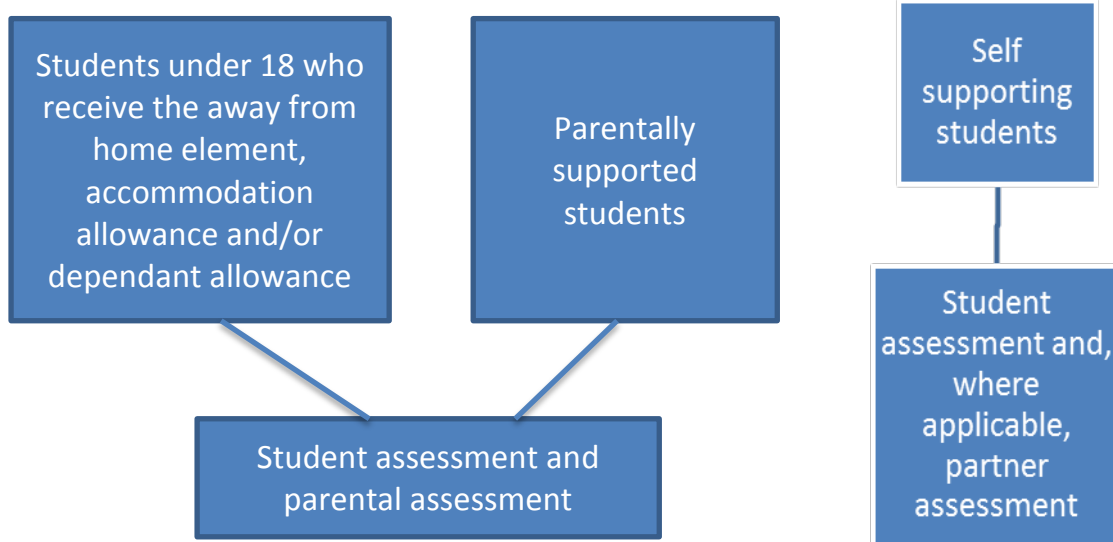
### **Means-tested allowances**

94. Having considered the student's access to alternative funds (see paragraph 6), 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.
95. As explained in paragraph 22 all allowances are means-tested except:
  - Care-Experienced Bursary maintenance allowances.
  - Travel and study allowances for students under 18.
  - Additional support needs for learning allowances for all eligible students.
96. 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 55 to 64 for more details.)
97. All other allowances that make up a student's award are subject to the following financial assessment.

## Financial assessment outline

98. 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 the student's parent(s), parent's partner or the student's partner.
99. Colleges should ensure they disregard income that has been allocated for a specific purpose, e.g. Disability Living Allowance, Personal Independence Payments, etc. (see Table 1 for more information).
100. Social Security Scotland made an announcement in spring 2020 regarding the scheduled implementation of new benefits in Scotland in light of COVID-19. The Scottish Government had previously made a commitment to deliver a number of new benefits; however, in light of the current pandemic some of these have been paused and the timescales for delivery have changed.
101. It has been agreed that the following new benefits will be delivered within this year:
  - **Scottish Child Payment**: this consists of £10 per week for households with children and in receipt of qualifying benefits such as UC, Legacy Benefits and/or Pension Credit.
  - **Winter Heating Assistance**: this is an annual payment of £200 to help pay heating bills for families living in Scotland with a child who is in receipt of the higher rate component of Disability Assistance for Children and Young People.
102. These new grants will be disregarded for any means-tested benefits and they should also be excluded from the means-test of student awards. This is reflected in Table 1.
103. 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.
104. The diagram below identifies whose income to assess:





105. As noted in paragraphs 44 to 47, care-experienced students should not have their income assessed.

## Income assessments

### Student Assessment

#### *Assessing the student's available income*

106. The college should assess the student's income in terms of the money available to them over the period of support required.

107. The following income received, over the period of support required, should be **excluded**:

- Any income identified as compensating for additional living costs.
- Any income from the student's own earnings.
- Adoption and fostering allowance (both elements).
- All "additional cost" benefits (including child benefit).
- Child tax credit and child maintenance.
- Universal Credit – (all elements should be disregarded **except** the standard allowance e.g. disregard amounts for children, disability, housing, etc).
- The disability element of a war pension or other pension.
- Any loan income or payment from FE discretionary funding or childcare funding.
- Any funds the student receives from privately funded grants or scholarships for educational purposes.

108. Table 1 at the end of the document gives further information.

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

- All trust income.
- Income replacement benefits.
- Maintenance payments paid to the student (for the student).
- General pension income.
- Other unearned income.

110. Table 2 at the end of the document gives further information.

111. 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(s) not living in the household.

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

112. The college should reduce the student's award on a 'pound-for-pound' basis based on the income remaining after applying paragraph 111.

### **Parental assessment**

113. 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***

114. 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.

115. Care-experienced students are eligible for support without recourse to an assessment of the assessable parent's income.

116. In these circumstances, colleges should process the award by entering £0 for the parental income.

### ***Assessing the available parental income***

117. 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 130 to pro-rata the contribution).

118. The following income received over the previous full financial tax year should be **excluded**:

- All "additional cost" benefits (including child benefit, child tax credit, Disability Living Allowance and Personal Independence Payment).
- Any loan income.
- If the parent is also a student, any payment from bursaries, FE hardship/discretionary funding, childcare funding or SAAS equivalent and any student loan income.

119. Table 1 at the end of the document gives further information.

120. Colleges 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.
121. 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 3 at the end of the document.
122. 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 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***

123. 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.
124. For *students under 18*, if the income identified 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. This is demonstrated below:

<b><i>Income</i></b>	<b><i>Contribution</i></b>
<i>Less than £20,351</i>	<i>£0</i>
<i>£20,351</i>	<i>£45</i>
<i>£21,521</i>	<i>£175</i>
<i>£24,401</i>	<i>£495</i>
<i>£26,471</i>	<i>£725</i>

125. For *parentally supported students aged 18-24 years*, if the income identified above is £24,275 or more, 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. This is demonstrated below:

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

126. 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.
127. Colleges 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.
128. Deductions from the calculated parental contribution are shown in Table 4 below.
129. 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 (FTE) weeks in the course. This includes short holidays.
130. The deduction of the calculated contribution (paragraphs 124 to 130 above) from the student's award will create the student's final award.

## **Partner assessment**

### ***Assessing the partner's available income***

131. The college should assess the student's partner's income to identify how much, if anything, the partner should contribute towards supporting the student.
132. Under no circumstances can a college calculate a partner's income on a pro-rata basis (see paragraph 138 to pro-rata the contribution).

133. The following income received over the previous full financial tax year **should be excluded**:

- All “additional cost” benefits (including child benefit, child tax credit, Disability Living Allowance, and Personal Independence Payment).
- Any loan income.
- If the partner is also a student, any payment from EMAs, bursaries, FE hardship/discretionary funding, childcare funding or SAAS equivalent and any student loan income.

134. Table 1 at the end of the document gives more information.

135. 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 3 at the end of the document.

136. 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 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***

137. 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.

138. This is demonstrated below:

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

139. After the contribution has been assessed, it should be reduced by £152 for each child dependent on the partner.

140. 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 dependent on the partner or the student.
141. Table 4 below shows the deductions from calculated partner contribution.
142. 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 FTE weeks in the course. This includes short holidays.
143. The deduction of the calculated contribution (paragraphs 138 to 143 above) from the student's award will create the student's final award.

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

144. 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. However, the means-test that should be used relates to the Fee Waiver policy. 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. These awards must also meet the conditions set out in this policy for awards based on full-time attendance.
145. SFC's Fee Waiver Policy for AY 2020-21 will include details on eligibility for fee waivers. It will be published alongside this policy, and is available on our website.

#### ***Part-time students***

146. 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.
147. 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**

148. Open learning students whose study commitment is more than 16 hours per week may be considered for a maintenance allowance in the same way as any other student attending on a full-time basis.
149. Open learning students may be eligible for support towards appropriate study and travel expenses if they are either:
- Under the age of 18. **OR**
  - Eligible for a fee waiver grant.
150. These expenses may be awarded without means-testing provided:
- The student has commenced learning with the college, evidenced by receiving academic tutorial guidance.
  - The college does not pay this support in advance of need.
151. Open learning students, who meet the above criteria, are also eligible for support through the additional support needs for learning allowance, which is not subject to means-testing for any student.

**Table 1**

<b>Table 1: Household income <u>NOT</u> used in assessment</b>	<b>Student Assessment</b>	<b>Parental Assessment</b>	<b>Partner Assessment</b>
<b>Additional cost benefits, including:</b>			
Armed Forces Independence Payment	✓	✓	✓
Attendance Allowance	✓	✓	✓
Back to Work Bonuses			✓
Bereavement Support Payment and Bereavement Support Allowance	✓	✓	✓
Carer's Allowance Supplement	✓	✓	✓
Care leavers and Care Experienced – payments made by local authorities	✓	✓	✓
Child Benefit	✓	✓	✓
Child maintenance (paid for the student's children)	✓		
Child Tax credit	✓	✓	✓
Childcare element of Working Tax Credit	✓	✓	✓



**Table 1**

<b>Table 1: Household income <u>NOT</u> used in assessment</b>	<b>Student Assessment</b>	<b>Parental Assessment</b>	<b>Partner Assessment</b>
Child's Special Allowance	✓	✓	✓
Cold weather payment	✓	✓	✓
Constant attendance allowance	✓	✓	✓
Disability Living Allowance	✓	✓	✓
Disability element of Working Tax Credit	✓	✓	✓
Educational endowment	✓	✓	✓
Guardian's Allowance	✓	✓	✓
Housing Benefit	✓	✓	✓
In-work and Return-to-work credits or Back-to-work credits	✓	✓	✓
Income from student loans, discretionary funds or childcare funds	✓	✓	✓
Industrial injuries benefit: Constant attendance allowance and severe disablement allowance	✓	✓	✓
Part 1 Adoption / Fostering fees	✓	✓	✓
Part 2 Adoption / Fostering fees	✓		
Personal Independence Payment	✓	✓	✓
Privately funded grants and Scholarships			
Scottish Child Payment (new grant for 2020)	✓	✓	✓
Scottish Welfare Fund – community care grant	✓	✓	✓
Scottish Welfare Fund – crisis grants	✓	✓	✓
Social Fund Payments	✓	✓	✓
Universal Credit – all elements should be disregarded <b>except</b> the standard allowance (e.g. disregard amounts for children, disability, housing, etc.) If a reduction has been applied to the UC award, it should be	✓	✓	✓

**Table 1**

<b>Table 1: Household income <u>NOT</u> used in assessment</b>	<b>Student Assessment</b>	<b>Parental Assessment</b>	<b>Partner Assessment</b>
assumed that this reduction was applied to the standard allowance first.			
War pension – disability element only	✓		
Winter Fuel Payments	✓	✓	✓
Winter Heating Assistance (new grant for 2020)	✓	✓	✓
Young Carer’s Grant	✓	✓	✓
		<i>All other earned and unearned income received over the previous full financial tax year should be included.</i>	

**Table 2**

<b>Table 2: Household income used in assessment</b>	<b>Student Assessment</b>	<b>Parental Assessment</b>	<b>Partner Assessment</b>
Bank / Building society interest	✓	✓	✓
Child Maintenance and child support paid (this belongs to the person it is paid to regardless of who it was paid for)		✓	✓
Dividends	✓	✓	✓
Employment and support allowance (both income related and contributory)	✓	✓	✓
Fees paid for fostering childcare (part-two income for fosterers only)		✓	✓
Gross earnings from employment		✓	✓
Gross earnings from self-employment		✓	✓

**Table 2**

<b>Table 2: Household income used in assessment</b>	<b>Student Assessment</b>	<b>Parental Assessment</b>	<b>Partner Assessment</b>
Incapacity Benefit (long-term and short-term)	✓	✓	✓
Income from property, boarders / casual fees	✓	✓	✓
Income replacement benefits (other than those mentioned in Table 1), including Carers Allowance	✓	✓	✓
Income support	✓	✓	✓
Income support (to strikers or those involved in trade disputes)	✓		
Industrial Death benefits scheme pension	✓	✓	✓
Industrial Injuries Benefit: Industrial injuries disablement benefit Industrial reduced earnings allowance Industrial injuries retirement allowance	✓	✓	✓
Invalidity Benefit	✓	✓	✓
Job Seekers Allowance	✓	✓	✓
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)		✓	✓
Maternity Allowance	✓	✓	✓
Money paid as compensation for loss of income		✓	✓
Pension income (other than those listed in Table 1)	✓	✓	✓
Trust income	✓	✓	✓
Working tax credits (not childcare element or disability element)	✓	✓	✓
Retirement Pension	✓	✓	✓

**Table 2**

<b>Table 2: Household income used in assessment</b>	<b>Student Assessment</b>	<b>Parental Assessment</b>	<b>Partner Assessment</b>
Severe Disablement Allowance	✓	✓	✓
Statutory Sick Pay	✓	✓	✓
Statutory Maternity / Paternity / Adoption Pay	✓	✓	✓
Universal Credit – all elements should be disregarded <b>except</b> the standard allowance (e.g. disregard amounts for children, disability, housing, etc.) If a reduction has been applied to the UC award, it should be assumed that this reduction was applied to the standard allowance first.	✓	✓	✓
Widowed Parent's Allowance	✓	✓	✓
War widow's Pension / war pension	✓	✓	✓

**Table 3**

<b>Table 3: Deductions from Income (Parental &amp; Partner Income)</b>	<b>Student Assessment</b>	<b>Parental Assessment</b>	<b>Partner Assessment</b>
Maintenance for any children and / or former partner not living in the household	✓		
Maintenance for former partners and other children in the family, not in the household		✓	✓

**Table 4**

<b>Table 4: Deductions from calculated contribution (Parental &amp; partner Income)</b>	<b>Student Assessment</b>	<b>Parental Assessment</b>	<b>Partner Assessment</b>
Maintenance paid in support of other (parentally supported) student(s)		✓	✓
Other children in the household who are dependent on the parents/spouse (£152)		✓	✓

**FE Student Support Rates 2020-21**

<b>Maintenance allowance</b>	
<b><i>Self-supporting students</i></b>	£106.53 per week
<b><i>Parentally supported students</i></b>	
Away from parental home	£106.53 per week
At parental home	£84.30 per week
<b><i>Students under 18</i></b>	
Away from parental home	£42.35 per week
<b><i>Students in receipt of Universal Credit</i></b>	£28.00 per week
<b>Care-Experienced award</b>	£202.50 per week
<b>Dependants allowance</b>	£57.32 per week
<b>Accommodation</b>	£118.89 per week
<b>Personal allowance</b>	£31.14 per week
<b>Mileage</b>	18.65 pence per mile
<b>Unearned income disregard per week, over the period of support</b>	£20.52 per week

### Reducing the student's award: the parental contribution – not applied to Care-Experienced Bursary

<p><b><i>Students under 18</i></b></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. For example:</p> <table data-bbox="311 712 853 963"> <thead> <tr> <th><b><i>Income</i></b></th> <th><b><i>Contribution</i></b></th> </tr> </thead> <tbody> <tr> <td><i>less than £20,351</i></td> <td><i>£0</i></td> </tr> <tr> <td><i>£20,351</i></td> <td><i>£45</i></td> </tr> <tr> <td><i>£21,521</i></td> <td><i>£175</i></td> </tr> <tr> <td><i>£24,401</i></td> <td><i>£495</i></td> </tr> <tr> <td><i>£26,471</i></td> <td><i>£725</i></td> </tr> </tbody> </table>	<b><i>Income</i></b>	<b><i>Contribution</i></b>	<i>less than £20,351</i>	<i>£0</i>	<i>£20,351</i>	<i>£45</i>	<i>£21,521</i>	<i>£175</i>	<i>£24,401</i>	<i>£495</i>	<i>£26,471</i>	<i>£725</i>	£20,351 per annum
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<p><b><i>Parentally supported students</i></b></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="311 1579 885 1830"> <thead> <tr> <th><b><i>Income</i></b></th> <th><b><i>Contribution</i></b></th> </tr> </thead> <tbody> <tr> <td><i>less than £24,275</i></td> <td><i>£0</i></td> </tr> <tr> <td><i>£24,275</i></td> <td><i>£45</i></td> </tr> <tr> <td><i>£31,745</i></td> <td><i>£875</i></td> </tr> <tr> <td><i>£41,735</i></td> <td><i>£1,985</i></td> </tr> <tr> <td><i>£49,664</i></td> <td><i>£2,866</i></td> </tr> </tbody> </table>	<b><i>Income</i></b>	<b><i>Contribution</i></b>	<i>less than £24,275</i>	<i>£0</i>	<i>£24,275</i>	<i>£45</i>	<i>£31,745</i>	<i>£875</i>	<i>£41,735</i>	<i>£1,985</i>	<i>£49,664</i>	<i>£2,866</i>	£24,275 per annum
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**Reducing the student award: partner income assessment – not applied to Care Experienced bursary**

<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="311 862 885 1108"> <thead> <tr> <th style="text-align: left;"><i><b>Income</b></i></th> <th style="text-align: left;"><i><b>Contribution</b></i></th> </tr> </thead> <tbody> <tr> <td><i>less than £20,643</i></td> <td><i>£0</i></td> </tr> <tr> <td><i>£20,643</i></td> <td><i>£45</i></td> </tr> <tr> <td><i>£27,933</i></td> <td><i>£855</i></td> </tr> <tr> <td><i>£35,538</i></td> <td><i>£1,700</i></td> </tr> <tr> <td><i>£50,568</i></td> <td><i>£3,370</i></td> </tr> </tbody> </table>	<i><b>Income</b></i>	<i><b>Contribution</b></i>	<i>less than £20,643</i>	<i>£0</i>	<i>£20,643</i>	<i>£45</i>	<i>£27,933</i>	<i>£855</i>	<i>£35,538</i>	<i>£1,700</i>	<i>£50,568</i>	<i>£3,370</i>	<p>£20,643 per annum</p>
<i><b>Income</b></i>	<i><b>Contribution</b></i>												
<i>less than £20,643</i>	<i>£0</i>												
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**Per child deduction after assessment**

<p>After the contribution has been assessed, it should be reduced by £152 for each child / and or student dependent (excluding the student being assessed).</p>	<p>£152 per child</p>
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**Study Costs: Average Sector Spend**

<b>Overall sector spend on study costs</b>			
<b>Academic Year</b>	<b>Total Student Support spend</b>	<b>Study Cost spend</b>	<b>Study Costs as % of Student Support</b>
2009-10	£88,264,040	£5,601,087	<b>6.3%</b>
2010-11	£88,873,825	£5,474,634	<b>6.2%</b>
2011-12	£99,406,672	£5,297,841	<b>5.3%</b>
2012-13	£99,506,672	£5,579,597	<b>5.6%</b>
2013-14	£102,848,353	£5,059,832	<b>4.9%</b>
2014-15	£104,045,570	£6,667,714	<b>6.4%</b>
2015-16	£105,230,031	£6,799,037	<b>6.5%</b>
2016-17	£109,272,504	£6,303,662	<b>5.8%</b>
2017-18	£113,208,774	£6,205,251	<b>5.5%</b>
2018-19	£119,910,567	£5,795,871	<b>4.8%</b>

## Study Costs: Average Sector Spend by Subject

Average study costs per student, by subject (based on 3 year average 2016-17 to 2018-19)			
HMIE Subject Classification / Superclass Subject	Average Study Costs	HMIE Subject Classification / Superclass Subject	Average Study Costs
<b>Art &amp; Design</b>		<b>Construction</b>	
Art Studies	£327	Built Environment (general)	£129
Art Techniques/Practice Art	£229	Building Design/Architecture*	£385
Design (non/industrial)	£236	Construction	£154
Decorative Crafts*	£75	Building/Construction Operations	£101
Decorative Metal Crafts/Jewellery*	£318	Building Maintenance/Services	£330
Fashion/Textiles/Clothing (craft)	£337	Civil Engineering	£76
Moving image / Photography / Media Production	£259	Woodworking/Furniture Manufacture	£105
Interior/Fitting/Decoration	£153		
<b>Business, Management &amp; Administration</b>		<b>Education &amp; Training</b>	
Business (general)	£129	Education /Training / Learning (Theory)	£112
Management (general)	£26	Education/School Administration	£93
Public Administration	£26	Teaching/Training	£105
Management Skills*	£45	Career Change/Access	£116
Financial Management/Accounting	£57		
Administration /Office Skills	£85		
Marketing/PR	£109		
Retailing/Wholesale/Distributive Trades*	£62		
Law*	£70		
<b>Care</b>		<b>Engineering</b>	
Health Care Management/Health Studies	£102	Engineering Services	£212
Nursing	£69	Manufacturing (general)*	£208
Semi-medical/Physical/Psych/Therapies*	£88	Manufacturing/Assembly*	£254
Psychology*	£196	Engineering/Technology (general)	£104
Social / Family / Community Work	£98	Welding/Joining	£237
Counselling / Advice Work / Crisis Support	£51	Tools/Machining*	£146
Child Care Services	£100	Mechanical Engineering	£157
		Electrical Engineering	£117
		Power/Energy Engineering	£302
		Electronic Engineering	£203
<b>Computing &amp; ICT</b>			
Information and Communication Technology (general)	£103	Aerospace/Defence Engineering	£53
IT: Comp Science/Programming/Systems	£155	Road Vehicle Engineering	£113
Using Software	£90	Vehicle Maintenance/Repair/Servicing	£128
Information Work /Information Use*	£65	Transport Services	£48
Libraries/ Librarianship	£108		

Average study costs per student, by subject (based on 3 year average 2016-17 to 2018-19)			
HMIE Subject Classification / Superclass Subject	Average Study Costs	HMIE Subject Classification / Superclass Subject	Average Study Costs
<b>Hairdressing, Beauty &amp; Comp Therapies</b>		<b>Performing Arts</b>	
Therapeutic Personal Care	£277	Performing Arts (general)	£223
Hair/Personal Care Services	£344	Dance	£169
		Theatre & Dramatic Arts	£178
<b>Hospitality &amp; Tourism</b>		Theatre Production*	£325
Hospitality/Catering	£195	Music Studies	£76
Food/Drink Services	£183	Music Performance/Playing	£183
Catering Services	£264	Musical Instrument Making/Repair	£186
Hospitality Operations	£226		
Baking/Dairy/Food & Drink Processing	£221	<b>Science</b>	
Cookery	£247	Medical Sciences*	£185
Tourism/Travel	£149	Medical Technology/Pharmacology	£205
		Dental Services	£279
<b>Land-based Industries</b>		Ophthalmic Services*	£230
Agriculture/Horticulture (general)	£228	Science	£129
Gardening/Floristry	£195	Life Sciences	£127
Amenity Horticulture*	£182		
Forestry/Timber Production	£531	<b>Social Subjects</b>	
		Humanities/General& Combined Studies	£94
Animal Husbandry	£364		
Agricultural/Horticultural Engineering/Farm Machinery	£305	Social Sciences	£105
Agricultural/Horticultural Maintenance	£205	Social Studies	£60
Veterinary Services	£348		
Pets/Domestic Animal Care	£266	<b>Sport &amp; Leisure</b>	
		Personal Health/Fitness/Appearance	£212
<b>Languages &amp; ESOL</b>		Sports Studies/Combined Sports	£219
Languages	£126	Athletics Gymnastics & Combat Sports	£244
		Ball and Related Games	£187
<b>Media</b>		Leisure/Sports Facilities Work	£196
Communication/Media	£166		
Communication Skills	£195	<b>Special Programmes</b>	
		Personal and Self-Development	£79
<b>Nautical Studies</b>		Basic skills	£65
Marine Transport	£194	People with Disabilities: Skills/Facilities	£75

\*NOTE: Data returned for less than 30 students, resulting value should be treated as an outlier.