

Funding Information: Full-time Further Education Partner Income Assessment 2009/10

Bursary awards

If you are a full-time Further Education student, doing a course below Higher National Certificate (HNC) level, you may apply to your college for an income assessed (means tested) bursary. This is a grant that you do not have to pay back.

If you are married, in a civil partnership or living with a partner, the amount of the bursary you may get will be affected by your partner's income. The college will calculate the maximum amount of bursary you may get and reduce it, pound for pound, by the contribution your partner is assumed to make.

Assessing your partner's available income

Your college will look at your partner's income to work out how much, if anything, your partner might contribute towards supporting you.

Looking at the previous full financial tax year they will ignore:

- (i) all non-taxable benefits (including child benefit)
- (ii) severe disablement allowance, disability living allowance, child tax credit, incapacity benefit and carer's allowance
- (iii) any loan income
- (iv) any payment from Education Maintenance Allowances (EMAs), bursaries, Further Education Discretionary Fund (formerly known as Hardship Fund), childcare funds and student loans, if your partner is also a student.

All other income over the previous full financial year is included in the calculation of the total income.

The college will reduce this income figure by any amount paid out by your partner for child support or maintenance payments for children or former partners.

If your partner's income for the current financial tax year is expected to be at least 15 per cent lower than that of the previous year, the college may allow a provisional assessment of your partner's income to be made on the estimated lower amount. You must confirm the actual amount of your partner's income during your study.

Calculating your partner's contribution

If your partner's income is £20,643 or more, they will be assumed to contribute to your support.

Here is how their contribution is calculated.

- 1) An initial payment of £45.
- 2) A payment of £1 for every £9 their income is above £20,643, up to a threshold of £50,977.
- 3) A payment of £1 for every £6.50 for income above £50,977.

Partner's income	Partner's expected contribution
Less than £20,643	£0
£20,643	£45
£27,945	£875
£35,925	£1,745
£50,977	£3,415
£53,352	£3,780

- 4) This amount is reduced by £152 for each child dependent on your partner.
- 5) Your partner's contribution will be further reduced if they have any 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). The contribution will be reduced by dividing it by the total number of other parentally supported students who are dependant on the partner or the student.
- 6) This contribution assumes that your course lasts 43 weeks or more (including short holidays, but not the summer break). Where your course is less than 43 weeks your college will adjust the contribution in line with the number of full-time weeks of study to arrive at a final amount of your partner's contribution.

Useful terms

Bursary

This is a grant that you do not have to pay back. You may get them from SAAS or your college or university depending on your course. The bursaries discussed in this document come from your college.

Further Education (non-advanced)

Further Education courses are those below Higher National Certificate (HNC) level (that is Scottish Credit and Qualification Framework (SCQF) level 6 or below) and are typically taken at college.

Income assessment (also known as 'means testing')

Where your household can afford to help support you while you study, they are assumed to do so. The income assessment or means test works out whether they can afford to help support you and how much this support might be.