

## **Funding Information: Full-time Further Education Parental Income-Assessment 2009/10**

### **Bursary awards**

If you are a full-time Further Education student doing a course below 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.

This leaflet explains how your parents' income will affect the amount of bursary you will get. Some of the terms used are explained further on the last page.

If you are aged under 25 (and are not independent) the amount of the bursary you get will be affected by your parents' income. The college will calculate the maximum amount of bursary you may get and reduce it, pound for pound, by the contribution your parents are assumed to make.

### **Assessing your parents' available income**

Your college will look at your parental income to work out how much, if anything, they might contribute towards supporting you. This is the income of one of your parents and the income of their partner (who may be your other parent), if they have one. How the college decides which parent's income this is based on is explained at the end of this leaflet.

Looking at your parents' income in the previous full financial tax year, the college will ignore:

- all non-taxable benefits (including child benefit)
- severe disablement allowance, disability living allowance, child tax credit, incapacity benefit and carer's allowance
- any loan income
- any payment from Educational Maintenance Allowances (EMAs), bursaries, Further Education Discretionary Fund (formerly known as the Further Education Hardship Fund), Childcare Funds and student loans, if the parent is also a student.

All other income received over the previous full financial tax year will be included.

The college will reduce this income figure by any amount paid out by your parent or their partner for child support or maintenance payments for any children (other than you) or former partner, not living in the household.

If your parents' income for the current financial tax year is likely to be at least 15 per cent less than that of the previous full financial tax year, the college may allow a provisional assessment to be made on the estimated lower amount. This income level must be confirmed during your study.

If you are estranged from your parents you may not have to provide details of their income. You will need to provide the college with evidence of this, for example from a social worker.

## Calculating the parental contribution

The parental contribution varies depending on your age.

### **Students under 18**

If you are under 18 and your parents' income is £20,351 or more, they will be expected to contribute to your bursary support. Here is how the parental contribution is calculated:

- 1) an initial payment of £45
- 2) a payment of £1 for every £9 above £20,351. The table below shows some examples.

Parents' income	Parents' expected contribution
Less than £20,351	£0
£20,351	£45
£20,880	£180
£24,430	£510
£26,630	£745

### **Students aged 18 to 24**

If you are 18 or over and your parents' income is £24,275 per year or more they will be expected to contribute to your support. Here is how the parental contribution is calculated.

- 1) an initial payment of £45
- 2) a payment of £1 for every £9 above £24,275 up to £50,977
- 3) a payment of £1 for every £6.50 above £50,977. The table below shows some examples.

Parents' income	Parents' expected contribution
Less than £24,275	£0
£24,275	£45
£32,145	£900
£42,190	£2,035
£50,975	£3,010
£52,980	£3,320

### **For all students under 25**

- 1) The amount calculated above will be reduced by £152 for each child (excluding you) dependent on your parent and their partner.
- 2) Your college will reduce the expected parental contribution further if there are other students who are dependent on your parent and their partner. (This may include your parent or their partner – but only one of them – if either or both are also students). The contribution will be reduced by dividing it by the number of other students who are dependent on your parent or their partner.
- 3) 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 week 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 parents' contribution.

## **Useful terms**

### **Assessable parent**

This is the parent who will be assessed for contributions towards your support. If you live in the parental home, this is the parent you live with. If you live with both parents, the assessable parent will be the one who was most recently eligible to receive child benefit for you.

If you do not live at home with your parents, the assessable parent is the one who was most recently eligible to receive child benefit on your behalf. If eligibility of a parent for child benefit cannot be proven your college will take the parent you most recently lived with to be the assessable parent

### **Full-time**

A full-time course is one that gives at least 18 Scottish Credit and Qualifications Framework (SCQF) credits or 720 planned hours within the academic year.

Students on other courses who have a similar time commitment *on a weekly basis* to those on a full-time course – around 20 hours each week – may also apply for a full-time bursary.

### **Further Education** (non-advanced)

Further Education courses are those below Higher National Certificate (HNC) level (SCQF level 6 or below) and are usually taken at college.

### **Income assessment** (also known as means-testing)

Where your household can afford to help support you while you study, they are expected 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.

### **Independent**

A student whose parents' income is not taken into account. This includes students who are married, in a civil partnership or other established relationship, those who have no parents living, those who are parents themselves and those who have supported themselves for three years or more. If you have a partner, their income may be taken into account.