Student Funding | Guide to Student Support Funding 2025-26

Academic Session 2025-26



**DISCLAIMER**

We currently do not have all funding and/or guidance for our HE Discretionary, and EMA Funds from their respective providers. (Student Awards Agency Scotland, and the Scottish Government.)

This means that while you may **apply** for these funds, we are unable to assess applications or make awards for these funds until we receive the guidance for Academic Session 2025-26.

**The information in this guide relating to these funds has been removed until we receive the guidance from the relevant government bodies.**

We do not have a timeline for receiving this information, but we will provide updates as and when we receive them.

Contents

[Introduction 4](#_Toc205993011)

[How to contact us if you need help: 4](#_Toc205993012)

[Section 1 – Eligibility 5](#_Toc205993013)

[Course Eligibility 5](#_Toc205993014)

[Student Eligibility 5](#_Toc205993015)

[Residency Eligibility 5](#_Toc205993016)

[Age Eligibility 6](#_Toc205993017)

[Christmas School-Leaver 6](#_Toc205993018)

[Duration of Support Eligibility 6](#_Toc205993019)

[Plus 1 Year 7](#_Toc205993020)

[Previous Study History Exceptions 7](#_Toc205993021)

[Section 2 – Funds 8](#_Toc205993022)

[Education Maintenance Allowance (EMA) 8](#_Toc205993023)

[Further Education Bursary Fund 8](#_Toc205993024)

[Maintenance Allowance 8](#_Toc205993025)

[Independent Student Bursary 8](#_Toc205993026)

[Parentally Supported Student Bursary 9](#_Toc205993027)

[Universal Credit Top-Up Bursary 9](#_Toc205993028)

[Care Experienced Bursary 9](#_Toc205993029)

[Travel Funding 10](#_Toc205993030)

[Free Bus Travel for Under 22s and Over 60s 10](#_Toc205993031)

[Can’t Use the Bus? 10](#_Toc205993032)

[ASNLA Travel Funding (Additional Support Needs for Learning Allowance) 10](#_Toc205993033)

[Eligibility 11](#_Toc205993034)

[Application Form 11](#_Toc205993035)

[Study Materials Funding 11](#_Toc205993036)

[Eligibility 11](#_Toc205993037)

[Study Materials 11](#_Toc205993038)

[Childcare Funding 12](#_Toc205993039)

[Eligible Childcare Costs 12](#_Toc205993040)

[Eligibility 12](#_Toc205993041)

[Fee Caps 13](#_Toc205993042)

[Award Percentage 13](#_Toc205993043)

[Payments 13](#_Toc205993044)

[More Information 14](#_Toc205993045)

[Discretionary Funding 14](#_Toc205993046)

[Housing Funding 14](#_Toc205993047)

[Eligible Costs 15](#_Toc205993048)

[Award Percentage 15](#_Toc205993049)

[Student Assistance Fund 15](#_Toc205993050)

[More Information 15](#_Toc205993051)

[Section 3 – Means-Assessment 16](#_Toc205993052)

[Parent(s)’ Contributions 16](#_Toc205993053)

[Reducing Parent(s)’ Contributions 17](#_Toc205993054)

[Partner’s Contributions 17](#_Toc205993055)

[Reducing Partner’s Contributions 17](#_Toc205993056)

[Student’s Income 18](#_Toc205993057)

[Section 4 – Applying for Funding 19](#_Toc205993058)

[Before You Apply 19](#_Toc205993059)

[If You Need Help to Apply 19](#_Toc205993060)

[Financial Guardianship 19](#_Toc205993061)

[Consent to Disclose 19](#_Toc205993062)

[Application Deadlines 20](#_Toc205993063)

[Evidence Requirements 20](#_Toc205993064)

[Appeals 21](#_Toc205993065)

[How to Submit an Appeal 21](#_Toc205993066)

[Appeal Decisions 21](#_Toc205993067)

[Section 5 – After You’ve Been Awarded Funding: What to Do Next 22](#_Toc205993068)

[Accepting Your Award 22](#_Toc205993069)

[Payments 22](#_Toc205993070)

[Change of Circumstances 22](#_Toc205993071)

[Your Responsibilities 22](#_Toc205993072)

[Overpayment of Funds 23](#_Toc205993073)

[Universal Credit and Other Benefits 23](#_Toc205993074)

[Section 6 – Additional Information and Glossary 24](#_Toc205993075)

[Additional Information 24](#_Toc205993076)

[Digital Access and Support 24](#_Toc205993077)

[Council Tax Exemption or Discounts 24](#_Toc205993078)

[Support for Estranged Students 25](#_Toc205993079)

[Support for Students with Caring Responsibilities 25](#_Toc205993080)

[Carer Support Payment 25](#_Toc205993081)

[Glossary 26](#_Toc205993082)

# Introduction

**Student Support Funding** is money from the government to help students while they study. This money helps with things like travel, childcare, and other costs .

We use this money to support students through different types of funding. These include:

# How to contact us if you need help:

Phone: 01324 403041 (Term-Time Mon-Fri, 9am-1pm)

Email: funding@forthvalley.ac.uk

In person\*: Falkirk Campus Student Hub, Grangemouth Road, Falkirk, FK2 9AD

(\*Term-time only Mon-Fri 9am-1pm, please contact us to make an appointment outside of term-time.)

# Section 1 – Eligibility

The funding you can apply for depends on the type of course you’re studying, whether you’re studying full-time or part-time, your age and your personal circumstances.

## Course Eligibility

Most funding is only available to **full-time students**. Courses are classed as either **Further Education (FE)** or **Higher Education (HE)**. This depends on the **SCQF level** of your course.

[You can find more about SCQF levels on the Scottish Credit and Qualifications Framework website.](https://scqf.org.uk/the-framework/know-your-scqf-level/)

|  |  |  |
| --- | --- | --- |
| Course Type | SCQF Levels | Examples of Qualifications |
| Further Education (FE) | 1–6 | NC, NQ, SVQ Levels 2 & 3, etc. |
| Higher Education (HE) | 7+ | HNC, HND, Degrees, etc. |

**Note**: The table below shows which funds you *may* be able to apply for. It does **not** guarantee eligibility.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Course Type | EMA | Bursary Maintenance | Travel | Study Materials | Childcare | Discretionary | ASNLA |
| Full-time HE | ❌ | ✅ (SAAS)\* | ❌ | ❌ | ✅ | ✅ | ❌ |
| Full-time FE | ✅ | ✅ | ✅ | ✅ | ✅ | ✅ | ✅ |
| Part-time FE | ❌ | ❌ | ✅ | ❌ | ✅ | ❌ | ❌ |

✅ = You can apply for this fund
❌ = Not available for this course type
\*Additional living cost support may be available through a loan from the Student Loans Company.

## Student Eligibility

Before we can assess which funds you may be eligible for, or how much support you can receive, we first need to check if you qualify for funding at all. This is based on your **residency status**, **age**, and any **previous study** you’ve done.

### Residency Eligibility

To receive funding, you must meet **residency requirements** set by the Scottish Government. These rules depend on your individual circumstances.

You will be asked to provide documents such as:

* A passport, driving licence, or birth certificate
* A Home Office Share Code for your e-Visa

If your residency status is **temporary**, **due to change**, or **expires during your course**, you may receive **provisional funding**. This means:

* You may only get funding for a short time
* If your status changes and you no longer meet the criteria, your funding will stop
* You may need to repay any funding already received

We may need to reassess you for funding, and this may mean your award or what funds you are eligible for may change.

If this applies to you, please contact the Student Funding Team as early as possible for advice.

### Age Eligibility

You must be **beyond the statutory school leaving age** on the **first day of your course**.

In Scotland, you can leave school:

* After 31 May if your 16th birthday is between 1 March and 30 September
* At the start of the Christmas holidays if your birthday is between 1 October and the end of February

You become eligible for funding once you have reached this age.

#### Christmas School-Leaver

If you are a **Christmas School-Leaver** you can still apply for funding at the beginning of the academic year even if you are not eligible to receive payments until after the Christmas holidays.

### Duration of Support Eligibility

To receive **Further Education Student Support Funding** (such as bursary, travel, or study materials), we must assess how much support you’ve already received and how much you may still need. This is based on:

* Your previous study history
* The level of qualifications you’ve achieved
* The number of years of funding you’ve already used

| Student Type | Can You Get Support? | When You’re Eligible | What You Need to Do |
| --- | --- | --- | --- |
| First-Time Student | ✅ Yes | You’ve never received FE funding before, or this is your first time studying. | Complete your funding application as normal. |
| Continuing Student | ✅ Yes | You’ve studied before (with or without achieving a qualification) and you’re progressing to a higher SCQF level course (e.g. SCQF 4 to 5), or repeating a level for the first time | You may use your **Plus 1 Year** if repeating. Apply as normal. |
| Continuing Student (Plus 1 Used) | ✅ Possibly | You’ve studied before (with or without achieving a qualification) and have already used your **Plus 1 Year** and are repeating a course or not progressing in SCQF levels. | Complete your funding application as normal. If declined, submit an **appeal form**. |
| Returning Student | ✅ Possibly | You’ve studied before (with or without achieving a qualification) and want to return to the same or lower level to upskill or retrain | Complete your funding application as normal. If declined, submit an **appeal form**. |
| Student with Interrupted Study | ✅ Possibly | You left a course early due to medical, compassionate, or personal reasons | Apply as normal. If declined, submit an **appeal form** with supporting evidence. |
| Student with Extensive Prior Study | ❌ Usually Not | You’ve already used several years of FE funding and are not progressing | Apply as normal. If declined, you may submit an **appeal form** for exceptional cases. |

Every funding application is assessed individually, so please don’t be discouraged from applying if you’re unsure about your eligibility. If you need **advice or support**, the Student Funding Team is here to help.

#### Plus 1 Year

You can receive **one extra year of support** if:

* You are repeating a course due to academic reasons
* You took time off for medical or compassionate reasons

**Note**: Studying a short full-time course, still uses up your Plus 1 Year—even if the course doesn’t last a full academic year.

#### Previous Study History Exceptions

When we assess your previous study, the following **does not count**:

* Courses studied while under 18, unless you achieved a Higher-level qualification (e.g. HNC, HND)
* Enrolments on certain **Supported Courses** (designed for students with additional support needs)



# Section 2 – Funds

## A black background with a black square  AI-generated content may be incorrect.Education Maintenance Allowance (EMA)

**DISCLAIMER**

Our EMA Funds are provided by the Scottish Government. Currently we do not have confirmed guidance for the administration and assessment of EMA funds for Academic Year 2025-26.

**The information in this guide relating to this fund has been removed until we receive the guidance from the Scottish Government.**

Because of this, while you may apply for EMA through the online application fund, we are not able to assess any EMA applications or make any awards until we receive the new guidance. We will provide updates as and when we receive them.

## Further Education Bursary Fund

The Further Education (FE) Bursary Fund helps eligible students with the cost of studying. It can support your living costs, travel, and other essential expenses while you’re at college.

### Maintenance Allowance

This is a **means-tested** payment to help with your day-to-day living costs while you're studying. The amount you can get depends on your personal circumstances.

|  |  |
| --- | --- |
| Type of Maintenance Allowance | Maximum Weekly Rate |
| Independent Student Bursary | £125.55 |
| Parentally Supported (Living Away from Home) | £125.55 |
| Parentally Supported (Living at Home) | £99.35 |
| Away from Parental Home Maintenance Allowance | £49.91 |
| Universal Credit Top-Up Bursary | £28.00 |
| Care Experienced Bursary | £225.00 |

#### Independent Student Bursary

You’ll be assessed as an **independent student** if you are **25 or older** on the start date of your course.

If you're **under 25**, you may still be classed as independent if **any** of the following apply to you (you’ll need to provide evidence):

* You’re **married or in a civil partnership** (not separated before the course starts),
* You have **no living parents or guardians**,
* You are the **main carer for a child**,
* You’ve supported yourself for **at least 3 years**, through:
	+ Employment or being supported by a partner (earning at least the income support level),
	+ Government training programmes,
	+ Receiving unemployment, sickness, or maternity benefits,
	+ Receiving Universal Credit or Income Support,
	+ Living independently with a formal rent agreement or receiving housing benefit,
	+ Being the **primary carer** for an adult or child,
* Being **estranged from your parents**.

This bursary is **means-tested** on your income (and your partner’s, if applicable). See the *Means Assessment* section for more details.

#### Parentally Supported Student Bursary

If you're aged **18 to 24** and don’t meet the criteria for the Independent, Universal Credit, or Care Experienced bursaries, you’ll be assessed for a **Parentally Supported Student Bursary**.

* This bursary is **means-tested** based on your **parental household income**.
* The amount you may receive depends on whether you live **at home** or **away from home**.
* If you live away from home, you’ll need to provide **evidence** (such as a tenancy agreement or housing benefit letter) to be assessed for the higher rate.

#### Universal Credit Top-Up Bursary

If you're currently claiming **Universal Credit**, you may be able to **stay on Universal Credit while studying** — but this decision is made by the **Department for Work and Pensions (DWP)**.

* If you're allowed to stay on Universal Credit, you can apply for the **Universal Credit Top-Up Bursary**.
* This bursary is **not means-tested** and is paid at a **fixed rate**.
* It’s designed to give you extra support **without affecting your Universal Credit payments**. (Although depending on your circumstances there may be a slight deduction. You should check with the DWP if you are unsure.)

Check the *Universal Credit Student Guide* or speak to your local Jobcentre for more information.

#### Care Experienced Bursary

If you are **Care Experienced**, you may be eligible for the **Care Experienced Bursary**. This includes students who:

* Are **care leavers**
* Have been **looked after by a local authority**
* Have lived in **foster care**, **residential care**, or **kinship care**
* This bursary is **not means-tested**

To find out more, check the *Care Experienced Student Guide* or contact the **Student Funding Team**.

### Travel Funding

If you live **more than 2 miles** from your campus, you may be eligible for **travel funding** through the **FE Bursary Fund**.

Travel funding is based on the **most cost-effective way** to get to college — usually a **weekly student bus ticket**. Even if you travel by car, train, or another method, the **maximum funding** is based on the **bus fare** for your travel zone. This funding is **means-tested**, based on your income and your household’s income. (See the *Means Assessment* section for more details.)

|  |  |
| --- | --- |
| Student Weekly Ticket – Zone | Maximum Weekly Rate |
| Stirling & Clacks Zone | £21.15 |
| Falkirk Zone | £21.15 |
| Forth Valley Zone | £27.70 |
| All Zones | £33.10 |

[You can check your travel zone on the **McGill’s Scotland East website**](https://www.mcgillsscotlandeast.co.uk/fares-and-tickets).

#### Free Bus Travel for Under 22s and Over 60s

If you're **under 22** or **over 60**, you're likely entitled to **free bus travel** through the **National Entitlement Card (NEC)** scheme.

* [Apply online at the **NEC website**](https://getyournec.scot/nec/) or contact your **Local Authority**.
* If you're eligible for free travel, you **won’t normally receive travel funding** from the college.

#### Can’t Use the Bus?

If you’re eligible for free bus travel but **can’t reasonably get to college by bus**, you may be able to **appeal** for alternative travel funding.

* Contact the **Student Funding Team** as soon as possible.
* You’ll need to provide **evidence** to support your appeal (e.g. medical reasons, lack of suitable routes).

**Important Note -** Travel funding rates are set at the **start of the academic year** based on the cost of a weekly student bus ticket. If bus fares change during the year, the **funding rates will not be adjusted**.

### ASNLA Travel Funding (Additional Support Needs for Learning Allowance)

If you have a **disability or additional support need** that affects how you travel to college, you may be able to get extra help through **ASNLA Travel Funding**.

ASNLA is funding from the **Scottish Funding Council** to help cover travel costs that aren’t met by standard support (like a bus pass or disability benefits).

* It is **not means-tested**
* There is **no fixed limit** on how much can be awarded to a student within an academic year. However, the college must use its funding carefully and may:
	+ Suggest a more affordable travel option if it can still reasonably meet your needs,
	+ In rare cases, the college may contribute towards the cost rather than cover it in full.

#### Eligibility

You may be eligible if:

* You are a **full-time Further Education student** (SCQF Levels 1–6)
* You have an **additional support need** that affects your ability to travel
* You **can’t use your existing travel support**, or your travel costs are **higher due to your support needs**

If you're a **part-time student** or studying a **Higher Education course**, contact the **Student Funding Team** to check what support is available.

#### Application Form

Once you’ve submitted your main funding application, you can request an **ASN Travel Appeal Form** by emailing: **funding@forthvalley.ac.uk**

You’ll need to:

* Explain your situation
* Provide **evidence** of your support needs and travel costs

If you need help with the form or gathering evidence, the **Student Funding Team** is here to support you.

### Study Materials Funding

The **Study Materials Fund** helps cover the cost of **essential items** you need for your course. This is a **non-cash award**, which means the funding is usually paid **directly to your department** to cover things like:

* **Personal Protective Equipment (PPE)**
* **Specialist tools or kits**
* **Course-specific materials**

#### Eligibility

* This fund is **means-tested**, based on your income and your household’s income. (See the *Means Assessment* section for more details.)
* If you’re **aged 16–17**, you’re **exempt from means-testing** — but you still need to **apply and be awarded** the funding to be eligible for any reimbursements.

#### Study Materials

In some cases, your department may ask you to buy items yourself — for example:

* **Uniforms** for work placements
* **PVG scheme membership applications** (Protecting Vulnerable Groups)

If you’ve been awarded Study Materials funding, you may be able to **claim back the cost** of these items — but only if:

* The item is **approved**
* It’s from an **approved supplier**
* You provide **proof of purchase**

Not sure if something is covered? Contact the **Student Funding Team** before you buy anything.

## Childcare Funding

If you need help paying for childcare while you are at college or on a required work placement, you may be able to get support from the **Childcare Fund**.

This fund has a limited amount of money, so it’s important to apply as early as possible and understand what it can and cannot pay for.

### Eligible Childcare Costs

You can get help with the cost of **Care Inspectorate** **registered childcare** for:

* The time you are in **timetabled classes**
* Any **mandatory work placements**
* Up to **1 hour of travel time** to and from college each day

The fund **does not** pay for:

* Childcare during **college holidays**
* Care when you are **not timetabled** to be in class or on placement
* Meals, snacks, trips, or any administration fees

**Before you arrange childcare -** Talk to your childcare provider to make sure you understand what you will need to pay for yourself — especially during holidays or on days when you are not in college.

### Eligibility

You may be able to get help with childcare costs if:

* **You use a registered childcare provider** - your childcare must be registered with the **Care Inspectorate**.
* **You have had a financial assessment** - This means we look at your **gross household income** (how much money you and, if you have one, your partner earns before tax). The amount of support you can get depends on how much your household earns. *(See the “Award Percentage” section for more details.)*
* **You do not have a partner at home during your** classes - If you live with a partner, they must be in **work or education** during your timetabled classes. If they are at home and not working or studying, you may not be eligible.

### Fee Caps

The college has **maximum fee caps** for different types of childcare. If your provider charges more than the cap, you’ll need to pay the difference yourself.

| Type of Childcare | Fee Type | Maximum Cap |
| --- | --- | --- |
| Childminder | Hourly Rate | £7.00 |
| Nursery | Day Session | £65.00 |
| Nursery | Half Session | £38.00 |
| Before School Club | Breakfast Club | £10.00 |
| After School Club | After-School Club | £17.50 |
| Nursery | Holiday Club | £36.00 |

### Award Percentage

The amount you can receive depends on your **gross household income**. The table below shows what percentage of your **eligible childcare costs** may be covered:

|  |  |
| --- | --- |
| Gross Household Income | % of Eligible Costs Covered |
| £0 – £24,999 | 100% |
| £25,000 – £29,999 | 75% |
| £30,000 – £39,999 | 50% |
| £40,000+ | 25% |
| Lone Parent (any income) | 100% |

### Payments

Once your application is approved, your **childcare provider** will be asked to complete an **Agreement and Weekly Claim Form**.

If eligible, a **weekly award** will be calculated and paid **per the Childcare Payment Schedule**, usually fortnightly and in arrears, **directly to the provider**. Your provider will receive an **Award Letter** detailing the payments schedule. You will also receive a copy of this. Payments depend on you meeting the college’s **attendance, engagement, and conduct** requirements.

The college is **not responsible** for any unpaid balances or invoices. If your provider charges more than the award or for ineligible days, **you must cover the difference**.

### More Information

* Check the **Childcare Funding Guide** for full details
* Download the **Childcare Provider Handbook** from the college website
* Or contact the **Student Funding Team**.

## A black background with a black square  AI-generated content may be incorrect.Discretionary Funding

**DISCLAIMER**

Our HE Discretionary Funds are provided by the Student Awards Agency Scotland (SAAS). Currently we do not have confirmed funds or guidance from SAAS for HE Discretionary Funding for Academic Year 2025-26.

**The information in this guide relating to these funds is therefore subject to change without notice. The below information refers to the FE Guidance for 2025-26.**

Because of this, while you may **apply** for Housing through the online application fund, we are not able to assess any HE Housing Fund applications or make any awards until we receive the new guidance. We will provide updates as and when we receive them.

The **Discretionary Fund** provides extra financial support to students who have **formal** **housing costs** or are experiencing **unexpected financial hardship**. It is a **cash-limited fund**, which means the college may close applications at any time if the budget runs out.

There are two types of support available:

1. **Housing Funding** – regular support with rent or mortgage costs
2. **Student Assistance Fund** – one-off payments for unexpected financial difficulties

There is a cap on how much you can receive from the Discretionary Fund during the academic year:

* **FE students**: up to **£5,000**

This total includes any combination of Housing Funding and Student Assistance Fund awards.

### Housing Funding

****If you're studying full-time (FE), you may be able to get help with your **rent or mortgage** while you're at college. Awards are based on a **percentage of your weekly housing costs.** The amount awarded depends on your **household income.**

Payments are usually made **fortnightly**, **in arrears**, directly to your **bank account.**

You must meet the college’s **attendance, engagement, and conduct** requirements to receive payments.

#### Eligible Costs

* Only your **share** of the rent or mortgage is considered (costs are split equally between all adults liable for payment)
* If you rent privately, your landlord must be **registered on the Scottish Landlord Register**
* If you have a mortgage, only the **contracted weekly cost** is assessed (not overpayments)
* **Informal arrangements** (e.g. paying rent to a parent or guardian) are **not eligible**

#### Award Percentage

|  |  |
| --- | --- |
| Gross Household Income | % of Eligible Housing Costs Covered |
| Lone Person (No Other Income) | 60% |
| Lone Person or Income < £24,999 | 50% |
| £25,000 – £29,999 | 40% |
| £30,000 – £39,999 | 30% |

Awards are **rounded up** to the nearest pound. The **maximum weekly award** is **£70.00.**

### Student Assistance Fund

The **Student Assistance Fund** is here to help if you face **unexpected financial difficulties** that could affect your ability to stay in college.

You can apply if:

* You’ve already taken up your **full entitlement** to other funding (e.g. bursary, student loan, or grants)
* You’re experiencing **financial hardship** due to circumstances that couldn’t have been predicted at the start of your course

There’s **no limit** to how many times you can apply during the year, but each application must show a clear need and will count toward your annual cap.

#### More Information

* Visit the Funding Section of the **Student Hub** on Moodle
* Or contact the **Student Funding Team**.

# Section 3 – Means-Assessment

Once you have been assessed as eligible for funding, your award may be **means-assessed.** Some types of funding — including **EMA**, **FE Bursary** (for Travel, Study Materials, and some Maintenance awards), **Childcare**, and **Housing** — are **means-tested**. This means your award is based on your **income** and, where relevant, the income of your **parent(s)** or **partner**. For **means-assessment of EMA, Childcare, or Housing Funding** – see the fund specific sections of this guide.



**How income is assessed against your Further Education Bursary award:**

* **Parent(s)’ or partner’s income** is based on their **gross income from the previous tax year**.
For the 2025–26 academic year, this means income from the financial year **2024–25**.
* **Your income** is based on your **expected gross income during the academic year** (2025–26), as only income received while studying is assessed.

If you’re assessed as being supported by a parent or partner, your award may be **reduced** based on what they are expected to contribute. If someone else in your household is also in Further or Higher Education and being assessed against the same income, the **household income will be divided** between you. You’ll need to provide evidence of this.

**Note:** This does **not apply** to students receiving **EMA** or those only applying for **Travel and Study Materials** funding (e.g. students under 18 or those receiving benefits).

This means that it is possible for you to be assessed as **eligible** for Further Education Bursary Support Funding but receive a **£0 award** if the deduction to your award is more than what you have been awarded.

## Parent(s)’ Contributions

If you’re assessed as **parentally supported** (either living at home or away), your bursary, travel, and study materials funding may be reduced based on your **parental household income**.

This table below shows how parental income can affect your annual Further Education Bursary award.

|  |  |
| --- | --- |
| Parental Gross Annual Income (2023–24) | Deduction from Annual Award |
| Less than £24,275 | £0 |
| £24,275 | £45 |
| £31,745 | £875 |
| £41,735 | £1,985 |
| £49,664 | £2,866 |

### Reducing Parent(s)’ Contributions

A **£152 reduction** is applied to the assessed contribution for **each additional dependent child** in the household (under 16, or 16–24 in full-time education, unless they can be defined as self-supporting).

If your parent pays **maintenance for a child not living with them**, this amount is **deducted from their gross income** before assessment. Evidence is required.

If there are **other parentally supported students** in the household, the parental contribution should be **divided between them**. If the assessable parent or their partner is also a student, they may be included in this reduction—but only one can be counted if both are students. Evidence is required. (A student, for this purpose, is someone above school leaving age who is eligible for EMA, an FE Bursary, or SAAS support.)

## Partner’s Contributions

If you’re assessed as an **independent student** and live with a partner, your award may be reduced based on your **partner’s income**.

This table below shows how your partner’s income can affect your annual Further Education Bursary award.

|  |  |
| --- | --- |
| Partner’s Gross Annual Income (2023–24) | Deduction from Annual Award |
| Less than £20,643 | £0 |
| £20,643 | £45 |
| £27,933 | £855 |
| £35,538 | £1,700 |
| £50,568 | £3,370 |

### Reducing Partner’s Contributions

A **£152 reduction** is applied to the assessed contribution for **each additional dependent child** in the household (under 16, or 16–24 in full-time education, unless they can be defined as self-supporting).

If your partner pays **maintenance for a child not living with them**, this is **deducted from their gross income** before assessment. Evidence is required.

If your partner has **other parentally supported students** who are dependent on them, the assessed contribution should be divided between each student. This helps ensure a fairer assessment of household income. Evidence is required. (A student, for this purpose, is someone above school leaving age who is eligible for EMA, an FE Bursary, or SAAS support.)

## Student’s Income

Most income is not assessed unless it is classed as **unearned income** by HMRC.

If you receive **unearned income** over **£24.19 per week**, your award will be reduced **pound for pound**.

This includes:

* **Trust income**
* **Income replacement benefits**
* **Maintenance payments** made to you (for you)
* **Pension income** (state, private, or employer)
* Any other **unearned income**
* A **£152 reduction** is applied to the assessed contribution for **each dependent child** in your household.
* If you pay **maintenance for a child not living with you**, this is **deducted from your income** before assessment. Evidence is required.

# Section 4 – Applying for Funding

Once you’ve **completed enrolment** and are fully enrolled on a **fundable course**, you’ll receive an **email inviting you to apply for funding**.

* Applications are made through the **online funding application form**.
* You’ll need to **complete the form in full** and **upload all required evidence**.
* For help with the process, see the *Online Application How-To Guide*.

The **Student Funding Team** will review your application and evidence. Once everything is complete, your application will be passed to the **Senior Student Funding Officer** for award.

You’ll receive an **email notification** once your funding has been awarded. Your **Award Letter**, which details any funding you’ve been awarded (which you will also need to agree to, to be eligible for payments), will be available on the **Online Application website**.

## Before You Apply

Make sure you can access documents relating to your own income and, where relevant, your household’s income. What you need will depend on your circumstances, but **every student must have**:

* **Proof of ID** – such as a **birth certificate**, **driving licence** (provisional or full), or **passport**. This is used to confirm your age and residency.
* **A bank account in your own name** – this must be a full account that can receive BACS payments. Joint accounts are acceptable if your name is on the account.
	+ If you are unable to open an account, a **financial guardian** may be able to receive payments on your behalf

## If You Need Help to Apply

We understand that some students may need support when applying for funding. If a parent, carer, or guardian is helping you, there are a few important things to know.

### Financial Guardianship

If you have a **financial guardian**, your funding may be paid into their account where appropriate.
[You can find more information about guardianship and financial guardianship on the Scottish Government website](https://www.publicguardian-scotland.gov.uk/).

### Consent to Disclose

If a parent, carer, or guardian needs to speak to the Student Funding Team on your behalf, you must complete a **Consent to Disclose Form**.

**Important:** The Student Funding Team cannot discuss your application with anyone else unless a completed Consent to Disclose form is on file.

* Consent forms are valid for the **duration of the academic year** or until you withdraw consent.
* You can only submit a Consent to Disclose form **after** you’ve been invited to apply for funding.
* Once invited, the completed form must be emailed to funding@forthvalley.ac.uk from the **same email address** that received the funding invite.

## Application Deadlines

To have your funding **backdated to the start of your course**, you must submit your **application and all required evidence** by the relevant deadline:

****

|  |  |
| --- | --- |
| Course Start Date | Application Deadline |
| 18 August 2025 | Friday 3 October 2025 |
| 12 January 2026 | Friday 27 February 2026 |
| Any Other Start Date | 6 weeks from your start date (last Friday of that period) |

Applications or evidence submitted **after the deadline** will **not normally be backdated** unless you successfully appeal. If you have a valid reason for submitting late, you can submit an **appeal** (see *Appeals* section below).

## Evidence Requirements

After submitting your application, you’ll receive a **personalised list of evidence** based on the information you provided.

You may be asked to provide documents relating to:

* **Yourself**
* Your **parent(s)** and their dependent children
* Your **partner** and your/their dependent children

The Student Funding Team will only request the **minimum evidence needed** to assess your application. Any **irrelevant uploads** will be removed.

**Important:**

* Upload your evidence **directly to the Online Application Form**
* All documents must be **clear, complete, and include all pages**
* **Incomplete, incorrect, or edited documents** will be rejected



All evidence is stored securely and handled in line with **GDPR** and the **Data Protection Act**. [You can read the college’s GDPR policy for more information.](https://www.forthvalley.ac.uk/data-protection)

If you’re unsure what to upload or are having difficulty providing documents, contact the **Student Funding Team** as soon as possible — they can help you avoid delays.

## Appeals

If your application is **refused** or you’re told you’re **not eligible** for a particular fund, you have the right to **appeal**.

You can also appeal if your application or evidence was submitted **after the deadline** and you want your funding to be **backdated**.

To be granted an appeal, your appeal must have **grounds.** Grounds for appeal may include new evidence, exceptional personal circumstances, or administrative errors.

### How to Submit an Appeal

1. Review the **reason for refusal** and any notes left on your application.
2. If you believe you have grounds to appeal, contact the **Student Funding Team** and request an **Appeal Form**.
3. Complete the form and email it back with any **supporting documents or evidence**.

### Appeal Decisions

* Your appeal will be reviewed by the **Senior Student Funding Officer**.
* You’ll receive an **email with the outcome** and the reason for the decision.

If you’re **not satisfied** with the outcome, you can **submit a re-appeal** by emailing a full explanation and any additional evidence.

Your re-appeal will be reviewed by the **Systems and Management Accountant**, who will make a **final decision**. The decision made at the re-appeal stage is final and cannot be appealed further.



# Section 5 – After You’ve Been Awarded Funding: What to Do Next

## Accepting Your Award

Once your funding has been approved, you’ll receive an **email notification** for each fund you’ve been awarded.

To accept your award:

1. Log in to the **Online Application Form**
2. Go to the **Award Letter** tab
3. Read the terms of your award carefully
4. Tick the box to confirm you **understand and accept** the award

**Important:** You must accept your award by **Thursday of the week before a payment is due** to be included in that payment run. If you miss this deadline, your payment will be delayed until the next scheduled run (normally 2 weeks later).

## Payments

Unless otherwise stated, most funding is paid **directly to your bank account.** You must have a **valid bank account in your name.** Exceptions are only made if a **third party** has **Power of Attorney** or is a **court-appointed financial guardian** (evidence required).

Your **Award Letter** will include:

* A breakdown of all funds awarded
* Weekly payment amounts
* Any deductions
* A full **payment schedule** with dates

## Change of Circumstances

If your circumstances change during the academic year, you must contact the **Student Funding Team** immediately. Your award may need to be **recalculated**.

Changes may include:

* A change of **address** or **email**
* A change in your **household composition**
* A **15% or more change** in annual household income

If you’re unsure if a change in circumstances is relevant, you can contact the **Student Funding Team** to find out more.

## Your Responsibilities

Funding is awarded on the condition that you:

* **Engage fully** with your course (see the *Student Absence & Attendance Policy* and *Student Engagement Policy*)
* **Conduct yourself appropriately** while at college

If you are **suspended or excluded**, your funding will be **paused** for that period.

## Overpayment of Funds

Your funding may be **revised or withdrawn** if:

* You **withdraw** from your course or transfer to a non-fundable course
* You **don’t meet the conditions** of your award
* You **fail to submit required documents**
* You **provide false information**
* An **error** was made in your assessment

If this happens, the **Student Funding Team** will contact you to discuss repayment.

Overpayments may be **deducted from future payments.** If no further payments are due, you’ll receive an **invoice.** Unpaid balances may affect your ability to enrol in future courses and may be referred to a **debt collection agency.**

## Universal Credit and Other Benefits

If you receive **benefits** (such as Universal Credit) when you start your course or open a claim during your studies, you must inform the **Department for Work and Pensions (DWP)** that you are at college and if you are applying for/receiving Student Funding.

* DWP will advise whether you can **remain on benefits** or need to **close your claim.**
* Some funding awards are designed **not to affect your benefits.**
* **FE Bursary Maintenance** and **Housing Funding** are classed as **student income** and must be declared to DWP.

# Section 6 – Additional Information and Glossary

## Additional Information

### Digital Access and Support

If you don’t have access to a suitable device or reliable internet connection to apply for funding or for your studies, the college may be able to help.

Support may include:

* **Loan of a laptop** for the duration of your course
* **Access to on-campus IT facilities** ([Learning Resource Centres (LRC) | Forth Valley College](https://www.forthvalley.ac.uk/student-info/learning-resource-centres-lrc))
* **Help with internet/data costs** in exceptional circumstances

If you’re struggling with digital access, please contact the **Student Funding Team** or the **Learning Resource Centre Team** for advice and support.

If you need **assistive technology**, you can speak to your Learning Support Advisor (LSA). If you have not told the College about any Additional Support Needs you may have, you can update your information on MyInfo or by speaking to your lecturers.

### Council Tax Exemption or Discounts

If you’re a **full-time student**, you may be eligible for **Council Tax exemption or reduction**:

* If you live **alone** or with **other students**, you may be **exempt**
* If you live with **non-students**, you may be eligible for a **discount**

The college provides **student lists** to **Clackmannanshire, Falkirk, and Stirling Councils** a few weeks into the academic year.

These councils may apply the discount automatically, but it’s best to **contact your Local Authority** to confirm.

If you:

* **Enrol late**, or
* Start your course **after 18 August 2025**

…you should email **student.records@forthvalley.ac.uk** to request a **Proof of Enrolment letter**.

If you live **outside the three council areas**, you’ll also need to request a **Proof of Enrolment letter** to give to your Local Authority.

For any other Council Tax questions, contact your **Local Authority directly**.

### Support for Estranged Students

If you are **estranged from your parents** — meaning you have no contact and no financial support from them — you may be assessed as an **independent student** for funding purposes.

You may be asked to provide:

* A letter from a **support worker**, **teacher**, **GP**, etc.
* Evidence of your living arrangements or support needs

Estranged students may also be eligible for:

* **Care Experienced Bursary** (in some cases)
* **Universal Credit** while studying
* Additional **pastoral and wellbeing support**

If you think this applies to you, please speak to the **Student Funding or Support & Guidance Teams** in confidence.

### Support for Students with Caring Responsibilities

****If you are a **carer** for a family member, friend, or someone who depends on you due to illness, disability, or age, you may be eligible for additional support.

This could include:

* **Additional authorised absences**
* Help with signposting to **external carer support services**
* Additional **pastoral and wellbeing support**

If you think this applies to you, please speak to the **Student Funding or Support & Guidance Teams** in confidence. We’re here to help.

#### Carer Support Payment

If you’re a student with caring responsibilities, you may be eligible for **Carer Support Payment** while you are studying, a benefit that supports unpaid carers in Scotland.

Eligibility depends on your age, course level, and whether you study full-time or part-time. Most **part-time students**, **full-time students aged 20+**, and **full-time higher education students under 20** may qualify.

Students aged **16–19** in **full-time further education** (e.g. NC, NQ, SVQ) are usually not eligible — unless they meet specific criteria such as being estranged, having a disability, or caring for a child.

[For full eligibility details and how to apply, visit the government website.](https://www.mygov.scot/carer-support-payment/if-you-study)

## Glossary

###### Assessable Parent

This is the parent whose income is used to assess your eligibility for funding. This depends on your living situation:

* If you live at home, the parent you live with will be assessed. If you live with both parents, the household income is assessed.
* If you don’t live at home, the parent you most recently lived with will be assessed. If you lived with both, the household income is assessed.

The term “parent” includes stepparents, partners of parents, and legal guardians. If the parent lives alone, this should be supported by evidence (e.g., a Council Tax bill).

###### Care Experienced Bursary

A non-means-tested bursary is available to students who have been in care or looked after by a local authority. It provides additional financial support to help with the cost of studying.

###### Care-Experienced / Care Leavers / Looked After Children & Young People

The Care-Experienced Bursary is available to students who have been in formal care or ‘looked-after’ by a local authority. For full details, see the *Care Experienced Students Guide* or contact the Student Funding Team.

###### Child / Children

For funding purposes, a child is defined as:

* Under 16, or
* Aged 16–24 and still in full-time education, unless they are classed as self-supporting.

Parents are legally responsible for supporting children in education or training up to the age 25, as set out in the Family Law (Scotland) Act 1985.

###### Consent to Disclose

A form that allows a student to give permission for the Student Funding Team to speak with a parent, carer, or guardian about their funding application.

###### Discretionary Fund

A limited fund that provides extra financial support to students facing hardship or housing costs. Awards are not guaranteed and depend on the available budget and individual circumstances.

###### Financial Guardian

A person legally responsible for managing a student’s finances. In some cases, funding may be paid to a financial guardian if the student cannot manage their own account.

###### Full-Time Education

For funding purposes, this usually means studying more than 16 hours per week for a Further Education course, or 12 hours per week for a Higher Education course.

###### Fundable Course

A course that meets the eligibility criteria for student support funding. This includes being full-time, at the correct SCQF level, and results in either a recognised qualification or is an approved preparation course.

###### Means-Tested

Funding that is awarded based on your income and, where applicable, the income of your parent(s) or partner. The amount you receive depends on your household’s financial circumstances.

###### Parent / Parental

A parent is any adult on whom you are financially dependent. This includes:

* Biological or adoptive parents
* Stepparents
* Partners of parents
* Legal guardians

###### Parental Home

This refers to the home of your assessable parent(s).

###### Partner

For assessment purposes, a partner is:

* A husband, wife, or civil partner, or
* Someone you are in an established relationship with (living together as a couple)

This also applies to your parent’s partner if they are part of the household.

###### Plus 1 Year

An additional year of bursary support that may be available if you are repeating a course due to academic, medical, or compassionate reasons.

###### SCQF (Scottish Credit and Qualifications Framework)

A system used in Scotland to compare the level and credit value of different qualifications. Further Education courses are typically SCQF Levels 1–6, and Higher Education courses are SCQF Level 7 and above.

###### Statutory School Leaving Date

As defined in the Education (Scotland) Act 1980, your school leaving date depends on when you turn 16:

* If you turn 16 between 1 March and 30 September, you can leave on the last day in May.
* If you turn 16 between 1 October and 28/29 February, you can leave on the first day of the Christmas holidays (or 21 December if not attending)

###### Unearned Income

This includes income that is not from employment, such as:

* Income replacement benefits (e.g., state pension, pension credit)
* Private or employer pensions
* Rental income, boarders, or casual fees
* Interest or dividends
* Trust fund income
* Working Tax Credit (excluding childcare or disability elements)

###### Universal Credit

Universal Credit (UC) has replaced several older benefits in Scotland, including:

* Working Tax Credit
* Child Tax Credit
* Employment and Support Allowance
* Jobseeker’s Allowance
* Income Support
* Housing Benefit

Some students — especially those who are disabled, have children, or are estranged from their parents — may be eligible for student support while receiving UC.

For more information, see the *Universal Credit Students Guide* or speak to the Student Funding Team.