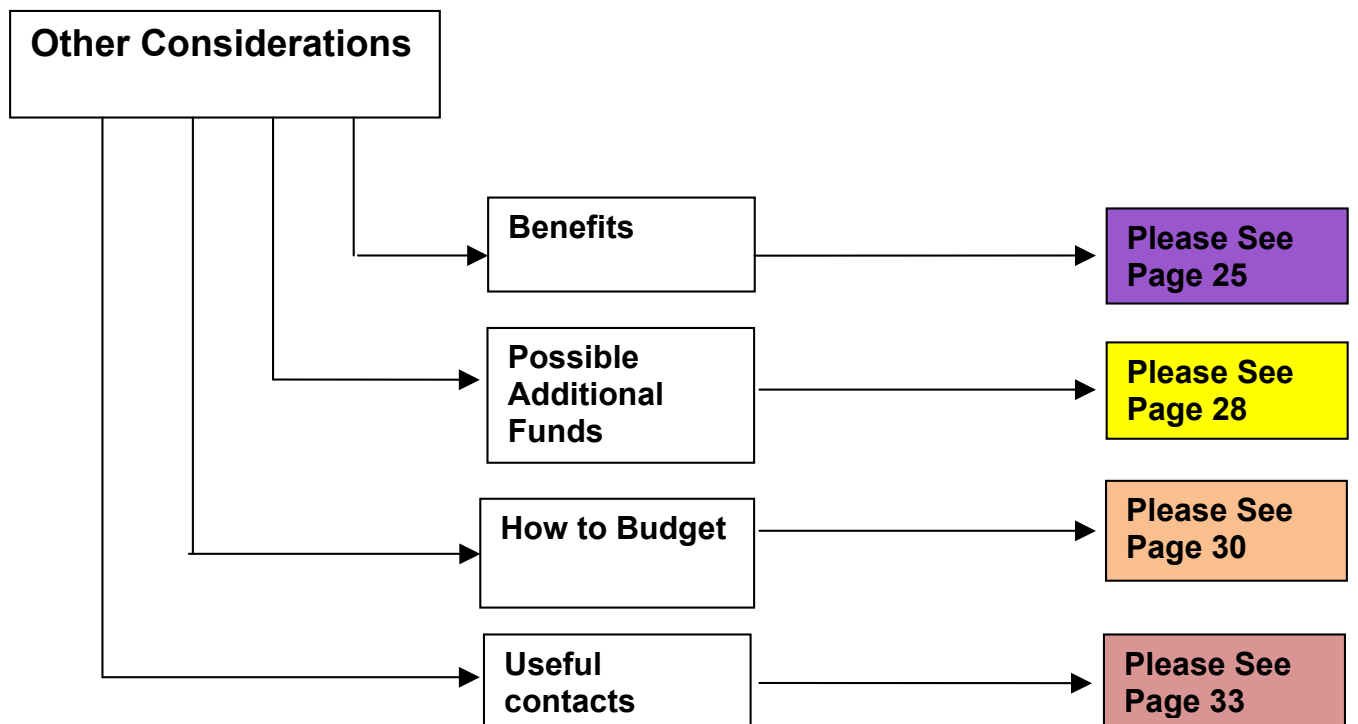
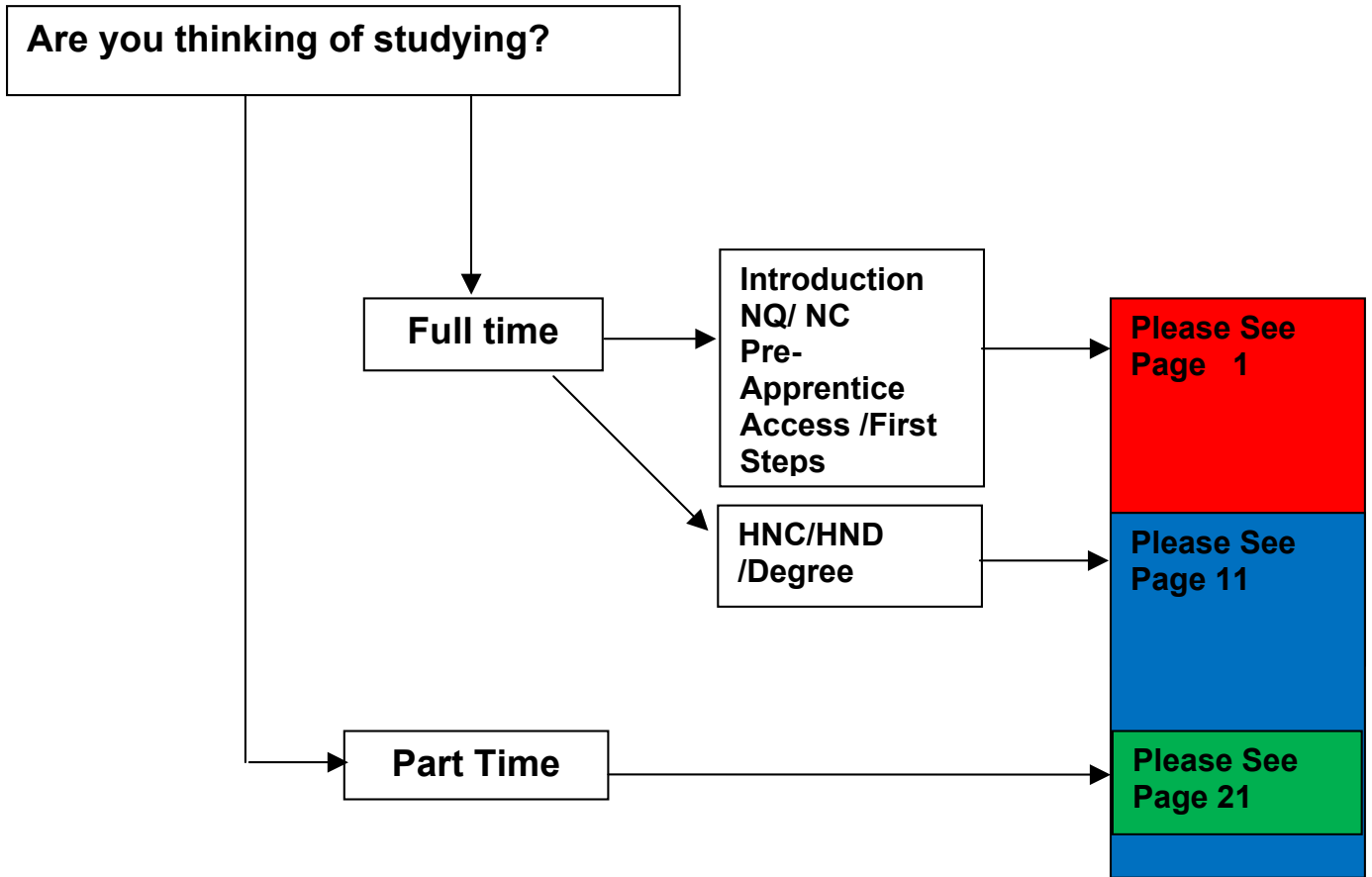


**Dundee  
College**

RAISING AMBITION, REALISING SUCCESS



**MONEY  
MATTERS** 11/12  
learnerservices



**FINANCING YOUR STUDY  
ON FULL TIME  
FURTHER EDUCATION COURSES  
(e.g. NQ, NC, Introduction, Access)**

The following information is only intended as a rough guide to your entitlement. It is important that you check your situation with the Guidance Team : Tel: (01382) 834844/834910 or e-mail [guidance@dundeecollege.ac.uk](mailto:guidance@dundeecollege.ac.uk)

If you are studying on a full-time Further Education course (e.g. NQ, NC, Introduction, Access, Pre-Apprenticeship) you may be able to receive financial support. There are two types of funding available depending on your age:

- Students aged 16 or 17 on the start date of their course are eligible to apply for an **Education Maintenance Allowance (EMA)**. (see page 3 for more details)
- Students who are 18 and over on the start date of their course are eligible to apply for a **Further Education Bursary**. (see page 5 for more details)

### **Tuition Fees**

The majority of full-time students studying further education courses do not personally have to pay tuition fees providing they meet residency requirements.

If you have settled status in the UK and been ordinarily resident in Scotland for the last 3 years, fee waiver is routinely applied. Other groups including EU nationals who have been resident in the EEA for 3 years are also exempt from fees – **you do not need to complete an application form for payment of your fees.**

Non-Scottish UK nationals who move to Scotland solely for the purposes of education are **not** eligible for fees and/or Further Education Bursary, and must contact their Local Education Authority or Northern Ireland Library Board. If you do not qualify for support from your Local Authority or Library Board, you will be personally liable for payment of tuition fees and supporting yourself throughout your studies.

If you have not been ordinarily resident in the UK/EEA for the last 3 years, please contact our International Officer on Telephone (01382) 834930 – you are **not** eligible for home fees and/or Further Education Bursary.

## **What is an Education Maintenance Allowance (EMA)?**

An EMA is a weekly allowance for young students who continue their education beyond their school leaving date.

### **Am I eligible?**

To be eligible for an EMA from September 2011, you must be under 18 at the start date of your course and aged 16 by 30 September 2011.

If your 16<sup>th</sup> birthday falls between 1 October 2011 and 29 February 2012, you will not be eligible to receive an EMA until January 2012.

### **What can I apply for?**

If eligible your award covers:

- A maintenance allowance - EMA
- Travel expenses\*
- An allowance for books/equipment\*

\* Not dependent on household income

The following sections explain each of these areas.

### **How much can I get?**

Whether or not you receive an EMA will depend on your household income:

#### **Families with a single child in full-time education :**

<b>Household Income</b>	<b>Weekly payment</b>
Less than £20,351	£30.00

#### **Families with more than 1 child in full-time education :**

<b>Household Income</b>	<b>Weekly payment</b>
Less than £22,403	£30.00

If you live away from the parental home you may be eligible for an additional means-tested allowance of up to £35.40 per week.

## **How do I get paid?**

The EMA is paid fortnightly in arrears into your own bank account. It is paid during term-time only and you will only receive payments if you have 100% attendance and satisfactory achievement. If you are absent from College you must submit a Self Certificate of absence or a Medical Certificate.

## **Can I get help with travel and study expenses?**

### **Travel**

You will be given assistance with travel expenses if you live more than 2 miles from the College campus you attend. In calculating the amount of travel allowance, we will take into account the cheapest mode of transport available. This allowance is not dependent on household income.

### **Study Expenses**

Expenses for books and equipment are paid in a one-off payment at the beginning of your course. In some cases, this allowance may be paid directly to the College department who will issue books/equipment to you. This allowance is not dependent on household income.

## **How do I apply?**

As soon as you receive formal notice of acceptance for a course from Dundee College you should apply online. If you experience difficulties with the on-line application please contact Guidance Services on Tel (01382) 834844.

**It is very important that you complete and submit your Funding Application Form as soon as possible.** All applications are dealt with in strict date order of receipt. It is your responsibility to ensure that your application and all relevant supporting documents are submitted as soon as possible to avoid delays in your funding being assessed.

Please note that late applicants may experience some delay in receiving their first payment. Applications received later than 6 weeks after the start date of the course **will not be back-dated**.

### **What is a Further Education Bursary?**

A Further Education Bursary is a financial award to help you whilst studying on a full-time Further Education course. It is not a loan and does not need to be paid back.

### **Am I eligible?**

To be considered for a Bursary you must:

- have settled status in the UK
- have been resident in the UK for the past 3 years
- be resident in Scotland from the start date of the course you are attending

UK nationals who are not ordinarily resident in Scotland, but move to Scotland wholly or mainly for the purposes of education are **not** eligible for a Further Education Bursary or Fee Waiver, and must therefore apply to their local Education Authority for fees and student support funds.

Students who have previously received an award or hold an advanced level qualification may not be entitled to another award. There are, however, exceptions to this rule. Please contact the Guidance Team or Student Funding for further clarification.

### **What can I apply for?**

If eligible your award covers:

- A maintenance allowance
- Travel expenses
- An allowance for books/equipment

The following sections explain each of these areas.

## **Maintenance Allowance**

The amount of money you receive is based upon your personal circumstances, such as your age, where you live, your dependants and your parental/partner's income. For further details see overleaf.

### **Basic Rates of Allowances [per week]**

	<b>Standard Allowance</b>	<b>Away From Parental Home Allowance</b>
<b>18 - 24</b>	£70.48	£89.07
<b>25 &amp; Over</b>	£89.07	£89.07

An 'away from parental home' allowance is paid to students under 25 who can demonstrate a commitment to pay rent or mortgage – you must provide a copy of your Tenancy Agreement or Mortgage Statement.

The figures above are the maximum amounts. The amount of maintenance allowance you receive is means tested. It is calculated on a sliding scale depending upon the income coming into the house.

What is taken into account when calculating maintenance allowances?

## **Parental Contribution**

You may qualify for a **full** maintenance award if :

- You are 18 – 24: Gross household income is £24,275 or less

However, you may be exempt from parental contribution and be regarded as self supporting if you :

- have no living parents, **or**
- are married or have entered into a civil partnership prior to the start of your course, **or**
- are caring for a child dependent on you, **or**
- have supported yourself for 3 years

### **Spouse/Partner Contribution**

You may qualify for a **full** maintenance award if:

- You are married/living with a partner/civil partner : Gross household is £20,643 or less

### **Student Contribution**

If you receive any unearned income during the academic year this will affect the award you receive.

- Unearned income includes Working Tax Credit, income from property, bank/building society interest etc, in excess of £20.52 per week.

Income received from Child Tax Credit, Child Benefit or employment will **not** be taken into consideration.

### **Dependants' Allowance**

- Dependent spouse or other adult dependant ..... £50.77

## **How do I get paid?**

Your bursary is paid on a fortnightly basis into your bank account and covers the full duration of the course including the October, Christmas and Easter holidays. It does not cover summer holidays.

You will only receive your payments if you have over 90% attendance and satisfactory achievement. If absent from College you must complete a Self Certificate of absence or provide a Medical Certificate.

## **Can I get help with travel and study expenses?**

### **Travel**

Assistance may be given with travel expenses if you live more than 2 miles from the College campus you attend. In calculating the amount of travel allowance, we will take into account the cheapest mode of transport available. This allowance is means tested for all students aged 18 years and over.

### **Study Expenses**

Expenses for books and equipment are paid if you qualify for a maintenance award. In some cases, this allowance may be paid direct to the College Department who will issue books/equipment direct to you. This allowance is means tested for all student aged 18 years and over.

## **How do I apply?**

As soon as you receive formal notice of acceptance for a course from Dundee College you should apply online or obtain a Further Education Funding Application Form from any of the Campus Offices.

**It is very important that you complete and submit your Funding Application Form as soon as possible.** All applications are dealt with in strict date order of receipt. It is your responsibility to ensure that your application and all relevant supporting documents are submitted as soon as possible to avoid delays in your funding being assessed.

Please note that late applicants may experience some delay in receiving their first payment. Applications received later than 6 weeks after the start date of the course **will not be back-dated**.

If you require assistance completing your Funding Application Form please contact the Guidance team.



**FINANCING YOUR STUDY  
ON FULL TIME  
HIGHER NATIONAL CERTIFICATE/DIPLOMA or  
DEGREE COURSES**

The following information is only intended as a rough guide to your entitlement. It is important that you check your situation by visiting [www.saas.gov.uk](http://www.saas.gov.uk) or calling 0300 555 0505. You can also contact the Guidance Team for further information on 01382 834844 or 834910.

## **Am I eligible?**

If you are starting a HNC/HND/Degree course you can apply to the Student Awards Agency for Scotland ([www.saas.gov.uk](http://www.saas.gov.uk)) for financial support. To be eligible for support you should:

- Be ordinarily resident in the UK and Islands for 3 years
- Have settled status in the UK as described in the Immigration Act 1971
- Be ordinarily resident in Scotland on the 1<sup>st</sup> August 2011
- Be studying full time in higher education

UK nationals who are not ordinarily resident in Scotland, but move to Scotland solely for the purposes of education are **not** eligible for fees and financial support, and must contact their Local Education Authority or Northern Ireland Library Board.

In general, support is available for one full time HNC, HND and Degree. If you have already received funding through SAAS for a course at any of these levels please contact SAAS or the Guidance Team to discuss your eligibility or funding options.

*Note:* Students who have previously completed a higher education course can still apply for the student loan even if not eligible to apply for fees.

## **Age Eligibility**

To qualify for a student loan for living costs, you must normally be under 50 when you start your course. You may also qualify if you are aged 50 to 54, and you intend to take up employment when you finish your course.

## What can I apply for?

If eligible you can apply for:

- **Course fees**
- **Living costs**
  - Young Students' Bursary or Independent Students' Bursary
  - Student Loan
- **Travel expenses**
- **Supplementary Grants** may be available depending on your personal circumstances.

The following sections explain each of these areas:

### Course Fees

You must apply to SAAS to have your fees paid in each year of your course. If you meet the eligibility conditions SAAS will pay your fees straight to the college on your behalf.

### EU Student Fees

If you are an EU/EEA student you can apply to have your fees paid for you. You are, however, not eligible for additional funding unless you have been resident in the UK for at least 3 years. Previous higher education study in your own country will be taken into consideration when assessing eligibility for support. Please refer to [www.saas.gov.uk](http://www.saas.gov.uk) for further clarification.

### Living Costs

SAAS have two types of funding available to eligible students: Bursaries and Grants (which are not repayable) and Student Loans (which are repayable).

The amount of money you receive is based upon your personal circumstances, such as your age, where you live, your dependants and your parental/partner's income.

## Young Students' Bursary (YSB)

If you are under 25 you may be able to apply for the Young Student Bursary. If you choose to also apply for the student loan, SAAS will pay the YSB instead of part of the loan which will reduce the amount of loan you need to repay.

Your award is calculated on a sliding scale depending on your household income. The maximum bursary of £2,640 a year will be paid to you if your household income is under £19,310 a year. If the income is above £34,195 you will not receive any YSB.

To be eligible for the YSB you must:

- Be under 25 on the first day of the first academic year of the course i.e. 1 August 2011

***and***

- Not be married or have entered into a civil partnership or living with a partner

***and***

- Not have financially supported yourself for 3 years

However, if you are under 25 on the 1<sup>st</sup> of August 2011 and have a dependent child you may still be eligible for YSB.

Any students applying for a YSB may also apply for a student loan, please refer to page 15 for further details.

## **Independent Student's Bursary (ISB)**

If you are 25 or over you may be able to apply for the Independent Students' Bursary (ISB). If you choose to also apply for the student loan, SAAS will pay the ISB instead of part of the loan which will reduce the amount of loan you need to repay. You do not have to pay the ISB back.

It is calculated on a sliding scale depending on spouse or partner income. The maximum ISB is £1,000 a year and is awarded if your household income is £19,310 or less a year. If household income is over £34,195 you will not receive an award.

To be eligible for the Independent Students' Bursary you must be:

- Studying in higher education
- 25 or over on the first day of the first academic year of the course i.e. 1 August 2011

***or***

- Married or entered into a civil partnership or living with a partner by 1 August 2011

***or***

- Can demonstrate you have supported yourself for any 3 years prior to start of course

Any students applying for an ISB may also apply for a student loan, please refer to page 15 for further details

## Student Loans

Students on full time Higher Education courses are eligible to take out a student loan.

If you are in receipt of a Student Loan you will not have to start repaying it until the April after you leave your course. Repayment starts when your earnings rise above £15,000, and then you will pay 9% of your annual income above the £15,000 threshold e.g. if you earn £17,000 you will be expected to pay approximately £15 per month. Repayments are automatically deducted from your wages, similar to PAYE tax. You can, of course, pay the loan back sooner if you wish. Contact the Student Loan Company for further details ([www.slc.co.uk](http://www.slc.co.uk)).

Dundee College HNC/D courses generally last 36 weeks. **Please note however, that there are exceptions to this and loan amounts will be adjusted accordingly.** The maximum and minimum loans available to students attending Dundee College, based on 36 week courses are detailed below. If your course lasts less than 36 weeks, you will be eligible for a slightly reduced loan – see SAAS website ([www.saas.gov.uk](http://www.saas.gov.uk)) for details.

	Full Year (HND year 1)		Final Year (HNC or HND year 2)	
	Maximum	Minimum	Maximum	Minimum
At Home	4457	605	4262	480
Away from Parental Home	5417	915	5222	785

**NB :** All eligible students can apply for the minimum loan which is not means tested.

SAAS will take the following into consideration when assessing your award:

### **Parental Contribution**

You may qualify for the **maximum loan** if :

- You are 16 – 24: Gross household income is £24,274 or less

However, you may be exempt from parental contribution and be regarded as self supporting if you:

- have no living parents,

*or*

- are married or have entered into a civil partnership prior to the start of your course,

*or*

- are caring for a child dependent on you,

*or*

- have supported yourself for 3 years

### **Spouse/Partner Contribution**

You may qualify for the **maximum loan** if :

- You are married/ living with partner/civil partner :  
Gross household is £20,644 or less

## **Student Contribution**

If you receive any unearned income during the academic year this will affect the award you receive.

- Unearned income includes Working Tax Credit, income from property, bank/building society interest etc, in excess of £20.52 per week.

Income received from Child Tax Credit, Child Benefit or employment will **not** be taken into consideration.

## **Additional Loan**

If you are eligible for the Young Students' Bursary or the Independent Students' Bursary you may also be eligible for an Additional Loan in addition to the main loan. It is calculated on a sliding scale depending on gross household income. The maximum additional loan available is £785 based on a household income of £22,789 per year or less.

## **Supplementary Grants**

Depending on your personal circumstances you may be able to apply for supplementary grants that you do not need to pay back, as detailed below.

### **Dependant's Grant**

You may claim this means tested grant for your husband, wife, civil partner or partner. This allowance is not a loan and need not be repaid. If you have a dependant you may receive up to £2,640 provided they have no other income.

### **Lone Parent's Grant**

Widowed, divorced, separated or single students bringing up children may receive a grant of £1,305 per year.

### **Disabled Students' Allowance**

Additional support is available to students who, because of a disability or medical condition, will incur additional expenditure. For more details please contact Kate Coffield on (01382) 834910.

### **Vacation Grant for Care Leavers**

If you were previously in care, SAAS can pay a grant of up to £105 a week to help with accommodation costs during the summer vacation.

### **Will I get help with my travel?**

Travel expenses are included within your loan assessment – there is no separate application process for travel expenses.

### **How do I get paid?**

Payment of loans/allowances is on a monthly basis and is subject to satisfactory attendance and progress.

### **How and when to apply?**

Application can only be made on-line at [www.saas.gov.uk](http://www.saas.gov.uk)

SAAS guarantee to process all applications made by 30 June 2011 before your course starts. You can apply for support up until 31 March 2012.

### **What you need to apply on-line.**

- A current e-mail address
- Your SAAS number if you have applied before
- Your National Insurance number
- Your bank sort code and account number
- Your institution and course details
- Your passport details if you hold a valid UK passport

It is important that you keep your username and password safe. You will need these again to use SAAS on-line services.



**FINANCING YOUR STUDY  
ON PART TIME COURSES  
AT  
DUNDEE COLLEGE**

This section outlines some of the sources of financial support which are available to help you pay for your part-time studies. The following information is only intended as a rough guide to your entitlement. It is important that you check your situation with the Guidance Team.

## **Will I have to pay for my course fees?**

### **Fee-Waiver Scheme**

The college operates a Fee-Waiver Scheme which allows students who receive certain benefits or have low incomes to study part-time (up to a maximum of 15 hours a week) for free. It also depends on which part-time course you are studying. Please contact us for more information.

Generally speaking you will be able to study part-time and continue receiving your full benefits. Unemployed people can study part-time (i.e. for less than 16 hours per week not counting breaks and private study) without their benefits being affected. See below, 'Actively Seeking Work'. This does not however apply to most 16 and 17 year olds.

### **Eligibility for a Fee-Waiver**

You may be eligible if you are aged 18 and over and are in receipt of state benefit, for example :

- Income Support
- Incapacity Benefit
- Severe Disability Allowance
- Disability Living Allowance
- Attendance Allowance
- Income based Job Seekers Allowance
- Income related Employment and Support Allowance (ESA)
- Contributory Employment and Support Allowance (ESA)
- Working Tax Credit
- Housing Benefit
- Pension Credit
- Carer's Allowance

**Note :** There may be individuals who do not claim benefit in their own right but their partner does, or individuals living in "low income households". These people may also be eligible. Contact the Guidance Team for more information.

## Actively Seeking Work

If you are required to be actively seeking work, you are advised to keep records of all your job seeking efforts and to attend interviews.

## Individual Learning Account (ILA)

If you are not eligible for a fee-waiver you may have to pay for your course fees. However, it may be possible to use funding from an Individual Learning Account (ILA) to pay for or contribute towards your fees. To be eligible for an ILA you must be aged 16 or over, earn £22,000 or less per year or be in receipt of state benefits.

**ILA 200:** Many of our courses can be funded using an ILA 200 which can give you £200 per year towards the cost of part-time course fees. However, you must have your ILA 200 account set up before you enrol on your chosen course.

For more information, call ILA Scotland on 0808 100 1090 or visit [www.ilascotland.org.uk](http://www.ilascotland.org.uk).

## SAAS Part-time Higher Education Fee Grant

You can apply to SAAS for up to £500 per year towards the cost of tuition fees if you are studying a part-time higher education or professional qualification course such as a Higher National Certificate (HNC), Higher National Diploma (HND) or a Degree. To qualify for this funding you must have an individual income of £22,000 per year or less and be studying for at least 40 Scottish Credit and Qualifications Framework (SCQF) credits. **You must apply within 1 month of the start date of your course otherwise your application will be rejected.** For more information, call SAAS on 0300 555 0505 or visit [www.saas.gov.uk](http://www.saas.gov.uk).

### **Can I get help with travel and books/equipment?**

If you are eligible for a Fee-Waiver or Part-time Higher Education Fee Grant then you may be entitled to help with travel and books/equipment. Contact Guidance Services for further information.

### **Can I get help with childcare costs?**

If you are eligible for a Fee-Waiver you may be entitled to help with childcare costs. Please refer to the Childcare booklet for more information.

### **Are there any other sources of financial support?**

#### **Professional and Career Development Loans**

If you are over 18 years of age and unable to get financial support to help you study you may be able to apply for a Career Development Loan. Loans of between £300 and £10,000 are available to cover course fees, books, materials, childcare and living expenses.

For further information telephone 0800 585508, 8 am – 10 pm, 7 days a week or go to [www.direct.gov.uk/pcdl](http://www.direct.gov.uk/pcdl)

#### **Disabled Student's Allowance**

A supplementary allowance may be available to disabled students attending advanced courses (HNC/HND) on a part time basis. Part-time must be at least 50% of the full-time course. This allowance is for students who, because of a disability or medical condition, will incur additional expenditure arising from their attendance on a course. For further information please contact the Supported Learning Team on 01382 834910.

## **OTHER CONSIDERATIONS**

## Benefits

### Can I stay on my benefits?

On a full time non advanced course you may be able to remain on Income Support, Employment Support Allowance, housing and other benefits dependent on your individual circumstances. In all cases please contact Jobcentre Plus for advice.

**N.B. HOWEVER, YOU SHOULD STILL SUBMIT A BURSARY APPLICATION AS YOU MAY BE ENTITLED TO OTHER SUPPORT. FOR EXAMPLE COURSE FEES, TRAVEL AND EQUIPMENT/BOOK ALLOWANCE .**

On a full time HNC/D course students cannot remain on the above benefits.

The college operates a Fee Waiver scheme for part time students where you can study up to 15 hours per week and remain on certain benefits. Please refer to Part Time section or Jobcentre Plus for further information.

### Can I still claim Tax Credits and Child Benefit?

Any benefits you receive for your child will remain the same, **however** if you receive working tax credit above £20.52, this will affect the amount of funding you receive.

### Child Benefit

Parents/legal guardians can claim Child Benefit for students aged up to 19yrs in full time non-advanced education

### Will studying at college affect my housing benefit?

The following applies to students on both advanced and non-advanced courses. Most full time students are not entitled to claim housing benefit. However you may be able to claim if you are:

- Entitled to Income Support
- A Single Parent
- A couple, one or both students, with dependent children
- Under 19 years old on a non-advanced course
- A disabled student

For further information contact your local Housing Benefit Office.

## **Do I have to pay council tax?**

You may not have to pay Council Tax during your College course if you are a full-time student on a course lasting at least 24 weeks and:

- You are under 18 years of age, or
- You live in a house, flat or bedsit on your own, or
- All the occupants in your accommodation are students

You need to apply to the local Council Tax Office for student exemption.

## **Possible Additional Funds**

### **Student Childcare Support**

Finding suitable childcare and appropriate funding is an extremely important consideration when coming to college.

Dundee College has a designated Student Childcare Adviser who is a member of the Guidance Services staff. She is responsible for determining childcare funding requirements and assisting you to arrange suitable childcare whilst at college.

The Student Childcare Adviser holds details of childcare provision within Dundee and the surrounding areas including nursery provision, details of registered childminders, playgroups and locally devised childcare initiatives.

Full-time and part-time students may receive financial support from the college to meet the cost of childcare expenses whilst attending college. The amount given is means-tested and calculated on the type of childcare provision (ie. registered childminder or nursery). Students can only apply for financial support for children up to the age of 14 years.

### **Discretionary Funds**

The college has a limited amount of money available to assist students who are experiencing financial difficulty if they attend college.

Awards are discretionary but are designed to help you if you are :

- experiencing difficulties paying rent
- experiencing difficulties meeting mortgage repayments
- experiencing other financial hardships including living expenses whilst at college

Further details and Discretionary Fund application forms are available from the college's Guidance Services Team.

## **Educational Trusts and Charities**

There are various trusts and charities which give financial assistance to students. Amounts vary.

Managing your money as a student is an important task. Being aware of how much you spend each week and how much you receive is important in order to save money and avoid debt.

To help you manage your money complete the exercise below or contact an adviser.

Weekly Income	Amount per week
Student Loan or Bursary	
Supplementary Grants(SAAS)	
Part-time work	
Discretionary Funds	
Childcare Funds	
Child Benefit	
Child Tax Credit	
Working Tax Credit	
DWP Benefits	
Partner's income	
Child Maintenance	
Other	
<b>Total Income</b>	

Now think about how much you spend – please complete what applies to you.

Weekly Spending	Amount per week
Rent/Mortgage/Digs	
Gas	
Electricity	
Travel	
Lunches	
Food/household shopping	
Telephone	
TV Licence	
Total Childcare costs	
Insurance	
Clothing	
Books and equipment	
Socialising	
Other costs e.g. birthdays, trips etc.	
<b>Total Spending</b>	

Now work out the difference between your income and your spending.

Total Income	
Total Spending	
Difference	

NOW consider any changes needed. If you are spending more than your income please consider action or seek support.

## Top Tips from students to help you make your money work.

- Buy a bus pass. See the following websites for details

[www.traveldundee.co.uk](http://www.traveldundee.co.uk)

[www.buymyunirider.com](http://www.buymyunirider.com)

[www.givememycard.org](http://www.givememycard.org)

- Use the library or try to buy second hand books – try Amazon.

[www.amazon.co.uk](http://www.amazon.co.uk)

- Plan your lunches on a weekly basis. Bring your own bottled water
- Switch off electrical appliances at the mains when not in use.
- Try supermarket own brand products.
- Try cooking your food from fresh - helpful websites to get you started.

[www.studentcook.co.uk](http://www.studentcook.co.uk)

[www.studentrecipes.com](http://www.studentrecipes.com)

- Make use of your freezer if you have one – buy 2 for 1 offers and bulk cook, saving time as well as money.
- Work out a weekly menu then make a shopping list. Set a budget and stick to the list.
- Compare prices online.
- Try not to take a bank card on a night out – take a set amount of cash and make it last!
- If you want to socialise try to go to student pubs or student unions.

## Useful Contacts

- **Further Education Bursaries and EMA Funding**  
Dundee College  
Student Funding Team  
Kingsway Campus  
Old Glamis Road  
DUNDEE DD3 8LE  
  
Tel : (01382) 834870 (between 2.00 pm and 4.45 pm)  
Email: [studentfunding@dundeecollege.ac.uk](mailto:studentfunding@dundeecollege.ac.uk)
- **Higher National Certificate/Diploma/Degree Funding**  
Student Award Agency for Scotland  
Gyleview House  
3 Redheughs Rigg  
EDINBURGH EH12 9HH  
  
Tel : 0300 555 0505  
Website : [www.saas.gov.uk](http://www.saas.gov.uk)
- **Guidance Team/Discretionary Funds**  
Guidance Team  
Dundee College  
Kingsway Campus/Constitution Campus/Melrose Campus/  
Graham Street Campus  
DUNDEE  
  
Tel : (01382) 834834 (Exts. 4844/4910/4940/6102)  
Email : [guidance@dundeecollege.ac.uk](mailto:guidance@dundeecollege.ac.uk)
- **Dundee College Childcare Adviser**  
Kingsway Campus  
  
Tel : 01382 825802  
Email: [childcare@dundeecollege.ac.uk](mailto:childcare@dundeecollege.ac.uk)
- **Single Parents and Income Support**  
The Department for Work and Pensions  
Dundee Wellgate JobcentrePlus  
Wellgate House  
DUNDEE DD1 2BB  
Tel : (01382) 373000

- **Council Tax**  
Dundee District Council  
Council Tax Unit  
PO Box 217  
DUNDEE DD1 1YE  
  
Tel : (01382) 431205
- **Student Loans**  
Student Loans Company  
100 Bothwell Street  
GLASGOW G2 7JD  
  
Tel : 0845 026 2019 (Helpline)  
Tel : 0141 306 2000  
Website : [www.slc.co.uk](http://www.slc.co.uk)
- **Inland Revenue (Tax Credits)**  
TCO Preston 6  
Government Buildings  
Preston  
Lancs  
PR1 0YP  
  
Tel : 0845 300 3900
- **ILA Scotland**  
Tel: 0808 100 1090  
Email: [www.ilascotland.org.uk](http://www.ilascotland.org.uk)
- **Discover Opportunities Centre**  
(Working for Families)  
24 Crichton Street  
Dundee  
DD1 3AN  
  
Tel: 01382 434460

- **Dundee Citizens' Advice Centre**

Dundee Central Library  
Level 4, Wellgate Centre  
Dundee  
DD1 2DB

Tel : 01382 307494

[bureau@dundeecab.casonline.org.uk](mailto:bureau@dundeecab.casonline.org.uk)

[www.dundeecab.org](http://www.dundeecab.org)



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