

Are you aged **16-18***
in school or college?



Financial Help
for Students

Need Financial Help?

www.dfes.gov.uk/financialhelp

We can help with
the costs of your
future education
and training.

*or continuing on a course
that you started at 16-18

Financial Help for Students

If you are aged 16-18 and in a sixth form, further education college or on work-based learning we may be able to help with your costs. Help is also available for students who are continuing courses that they started before their 19th birthday.

This booklet tells you about the different kinds of financial and other help that may be available to you. This booklet sets out the different kinds of funding that can help you with your living and learning costs while in education and training. There are two types of help; general help that is widely available and extra help that helps students with particular needs and costs.

Please note:

This booklet is for young people studying or training in **England**.

If you study or are training in Scotland, Wales or Northern Ireland and want information on financial help, please see page 43 for details.

If you started your course when you were 19 or you are considering this, advice on where to get financial help is available in our 'Money to Learn' booklet. Copies of this can be obtained by telephoning **0845 602 2260** and quoting reference MTLC or via the website at www.lifelonglearning.dfes.gov.uk

If you are thinking about going into Higher Education, further information can be found via www.aimhigher.ac.uk

Weekly Allowances and Bonuses



The Education Maintenance Allowance (EMA) provides weekly payments and bonuses. It is available in England from September 2004 if you are entering Year 12. The allowance is assessed on your household income. EMA helps with your costs while you are learning.

See page 8

Extra help with living and learning



Learner Support Funds are available to help with your personal expenses, books, equipment, and other course-related costs. These funds are available in colleges and school sixth forms.

See page 12

Travel Expenses



Do you need help with your transport costs to and from your place of study?

See page 14

Studying away from home



Do you need to attend a course beyond daily travel or need help with accommodation expenses?

See page 15

Childcare Costs



Advice and funding is available to help young parents with the costs of their childcare so that they can return to learning. You can apply for help with both part-time and full-time courses.

See page 16

Work Based Learning



Do you want to gain qualifications whilst at work, rather than staying in full-time education?

See page 18

Advice and Guidance



Connexions Service offers a wide range of advice, from information on careers to information on relationships and benefits. This service is available to anybody aged 13–19, and up to 25 for students with learning difficulties and disabilities.

See page 20

Rewards and Discounts



Connexions Card
The aim of the card is to give students rewards and discounts for participating in learning. The card is available to all 16–19 year olds.

See page 23

Other information that may help you:

Audition for Dance and Drama Awards 17



Help for Students with Disabilities 28



Career Development Loans 30



Benefits 32



Help for Asylum Seekers and Refugees 34



Other information and contacts 38



NB: Remember you may be able to apply for more than one form of help.

There may well be help for you if you are:

- 16, 17 or 18, or continuing with a course that you started before you reached 19;
- at school and thinking of going into the sixth form, or maybe you are there already;
- planning to go to college or you are there already;
- needing help with your childcare requirements;
- having particular difficulties that mean you may need extra financial help whilst studying.

So how do you find out about what help is available?

This booklet tells you what you can apply for and where to seek further information and advice. Use the contacts on page 38 to find out what you can get at school or college.

The logo consists of the letters 'EMA' in a bold, sans-serif font, rotated 45 degrees counter-clockwise. It is contained within a white rounded square with a dark green border.

Education Maintenance Allowance (EMA)

What is it?

EMA provides a weekly allowance of up to £30 per week. You may also earn bonuses of £100 subject to your progress. It is there to help you through your education. From September 2004, EMA will be available throughout England to young people entering Year 12. People who got an EMA under the pilot scheme will change over to the rules of the national scheme in September 2004.

Who is EMA for?

You can get an EMA if, you reach 16 in the 2003/2004 academic year, your household income is £30,000 or less and you stay on at school or college to study on any FE course, such as GCSEs, GNVQs, NVQs, AS/A2, up to and including 'A' level standard. If you are 17 and over and live in an area that has already piloted EMA you can also apply.

How do I qualify for an EMA?

First you must fill in an application form giving details of your household income. Application forms are available from a number of places, including, schools, colleges, the Assessment and Payment Body who process applications and make payments, or Connexions.

Is that it? Do I need to do anything else?

You need to open a bank account to get your EMA payments. You must also sign an EMA Contract with your school or college. This contract sets out the rules for attendance and agreement on, coursework requirements and learning process.

And is that it? There's no catch?

Well, it is a 'something for something' scheme. You must stick to your EMA Contract. A weekly payment can be stopped if you miss lessons without good reason.

What should I spend my allowance on?

That is entirely up to you. However, we would expect learners who get allowances to meet reasonable learning costs. Where costs are high you may also apply to your school or college for Learner Support Funds (see page 12).

What happens if my EMA doesn't cover all my needs or meet my special circumstances and costs?

You may be able to get help from Learner Support Funds, ask your Student Support Officer (see page 12)

What happens if my parents are on benefits? Will they lose any money if I apply for an EMA?

Your family will not lose out on any benefits if you get an EMA. It will not affect any money that you earn from a part-time job either.

Where can I find out more on EMAs?

You can get further information on EMA by telephoning the helpline for young people and parents at **0808 1016219**. Your local Connexions Service, school or college will also be able to advise you, or you can phone Connexions Direct on **080 800 13219**. Alternatively, you can find the information on the EMA website www.dfes.gov.uk/financialhelp/ema

Learner Support Funds

What are they?

Learner Support Funds are available in colleges or school sixth forms to help towards the costs that you may have when starting or following your course. They can be paid in addition to EMA. These costs could include:

- help with your living, learning or personal circumstances;
- books and equipment;
- extras, like visits and field trips;
- emergencies affecting your living or learning arrangements;
- accommodation costs where it is necessary to take up a course further away than your daily travelling distance;
- transport, including fares to and from school, college or training centre; and
- childcare and associated transport costs.



Where do I apply for Learner Support Funds?

- If you're at a college speak to your Student Support or Welfare Officer.
- If you're in the sixth form get in touch with your year tutor or the Student Awards or Student Support Officer.

I'm receiving Learner Support Funds from the college/ Local Education Authority, but I still can't pay for everything I need. Is there any further help available?

Yes. First, talk to your Student Support Officer and explain the situation. If they cannot help then it may be possible to get help from one of the following:

- Educational trusts;
- Charities; and
- Local Education Authority awards.

You can get a list of Educational Trusts and Charities from your local library, your college or your local Connexions Service.



Transport

**I cannot afford the bus fare to school/college.
What can I do?**

- If you are in a school sixth form – contact your Local Education Authority (LEA);
- If you are at college – contact your Student Support Officer.

They may provide you with help towards the cost of your fares.

Each year Local Education Authorities publish a transport policy statement with details of the support you can receive while you are studying. The statement contains information on the services, discounts and concessions which are available in your area.

You can look at the transport services and support for your area at www.dfes.gov.uk/financialhelp

Financial Help for those studying away from home



I need to attend a course but the college is too far from home to travel daily. Can I get help?

Yes. There are 51 specialist colleges that offer courses in agriculture, horticulture and art and design. A list of these colleges can be found by logging onto the website at www.dfes.gov.uk/financialhelp. If you need to study at one of these colleges then speak to the Student Support Officer at the college.

If you do not need to study at one of these colleges but still need to attend a course beyond your local and affordable travel to work area (this includes Centres of Vocational Excellence), then help is available via a new residential pilot scheme. Contact the college you wish to attend who will be able to help and give you an application form.

For information on the availability of courses, phone Learndirect on **0800 100 900** or visit their website at www.learndirect.co.uk



Childcare

Is there any help for me with childcare costs?

Yes. Care to Learn is a childcare funding scheme for young parents aged up to 19. It will not only help with paying for childcare and travel costs but it will help to bring together advice and support.

You can get more information about Care to Learn by logging onto the website at www.dfes.gov.uk/financialhelp or by ringing the helpline on **0845 600 2809** where staff can give advice and help.

Dance and Drama



I want to study dance and/or drama at a private school. Is there any funding available?

Yes. The Dance and Drama Awards are for students who want to become professional dancers, actors or stage managers. All courses offer recognised and high level qualifications. You can compete for an Award at an audition in one of the private dance and drama schools that offer them. The Award will help pay for the majority of your tuition fees and allow you to apply for income related support for living and learning costs.

You must be:

- aged 16 and over for dance courses; or
- aged 18 and over for acting or stage management courses.

You can get an information booklet on the Awards by calling: **0845 6022260** and quoting the reference D4 or via the website www.dfes.gov.uk/financialhelp

Work-Based Learning

Am I entitled to any help if I choose Work-Based Learning?

Yes

Modern Apprenticeships

Modern Apprenticeships provide quality work-based learning for you to achieve qualifications at Foundation Modern Apprenticeship (NVQ level 2) and Advanced Modern Apprenticeship (NVQ level 3 and above) levels. Apprentices are either paid a wage by their employer or receive a training allowance. Most Modern Apprentices have employed status.

Employed apprentices may be subject to the national minimum wage entitlement if they are over the age of 19. The national minimum wage does not need to be paid to apprentices who are under the age of 19, or to apprentices aged 19-25 and in the first year of their apprenticeship.

Entry to Employment (e2e) and other work-based learning

The Government also supports young people, aged 16-18, not yet ready to enter apprenticeship training. e2e enables you to progress onto Foundation Modern Apprenticeships, sustained employment or further educational learning opportunities. Government support is also given to young people on a programme-led pathway to a modern apprenticeship and those training in sectors where Modern Apprenticeships are not yet available. You are entitled to receive a Minimum Training Allowance.

Additional Funding for work-based learning

Additional funding may also be available from training providers or local Learning and Skills Councils to provide extra help with training related expenses. This is awarded on a discretionary basis to help you with childcare, travel costs or to buy equipment and clothing you need for your training. Further information can be found at www.realworkrealpay.info/lsc/default and www.lsc.gov.uk/National/Partners/PolicyandDevelopment/EntrytoEmployment/default



Connexions Service

Can you tell me more about it? What can it do for me?

Connexions is a new service for everyone aged 13-19. At Connexions you will find Personal Advisers who are there to talk to you, give you any advice, guidance and support you might need – in confidence. Most importantly they will listen.

You will find Connexions Personal Advisers working in schools and colleges, on the High Street and in the wider community.

Connexions can give you a wide range of advice, from information on careers to information on relationships, childcare and benefits. If you need specialist help Connexions will help you find it.

Connexions has up to date information on the opportunities available to you when you leave education and training. Personal Advisers can help when you receive your exam results, whether you have done better than expected or whether things haven't gone quite to plan.

Where can I find the Connexions Service?

Connexions is available in all areas of England.

You can find your local Connexions Service in the phone book or by visiting the Connexions website at www.connexions.gov.uk





Connexions Direct

What is Connexions Direct?

As part of Connexions, Connexions Direct is a new service for you if you are aged 13-19 that offers quick access to information and advice on a wide range of topics from careers and learning to housing and health.

You can phone on **080 800 13219** or find out more information and even web-chat or e mail an adviser by visiting our website at www.connexions-direct.com

Connexions Card

What is a Connexions Card?

The Connexions Card is a smartcard which is available, free of charge, to every 16-19 year old throughout England. The Card enables you to collect points for regular attendance at your place of learning, whether it is at school, college or a work-based training centre. You are also able to collect points for voluntary activities. In addition, Connexions Service Personal Advisers, teachers and pastoral and support staff can award points for achievement of personal development and learning goals. Points can be exchanged for a wide range of rewards and exciting and interesting experiences e.g. VIP tickets to a concert, coaching sessions at a Premiership football club or the opportunity to undertake work experience with a top employer.

The Card also gives you access to a wide range of discounts and special offers on books, clothes, sports gear and mobile phones. So look out for shops and businesses displaying the Connexions Card window sticker.





The Connexions Card website (www.connexionscard.com) contains information about financial help for students and provides details on local discount providers and careers advice.

The Card shows your name, date of birth and a colour photograph of you. It can be used for proof of age, if needed.

Where can I get one?

If you have not already been issued with a Card through your school, college or work-based learning centre, then you can log onto the Connexions Card website to find out how to apply for a Card. Alternatively speak to your local Connexions Service, or telephone a free helpline on **0808 172 3333** to request an application.

Fees

I'm 16 and going to college/staying on at school.

Will I have to pay tuition or course fees?

No. Unless you study at a private school or college, or unless there are exceptional circumstances.

What about registration/enrolment and examination fees?

No. Your college will not be able to ask for these fees. Your college may expect reasonable attendance or completion of coursework as a condition of entering you for exams and may charge you if you do not meet these conditions.





Where else can I get help and information about studying and career opportunities?

- The Connexions Service;
- Your Connexions Personal Adviser or careers teacher, if you are at school;
- Your Connexions Personal Adviser or your Personal Tutor if you are at college.
- A Connexions Direct Adviser on **080 800 13219**

You should find lots of careers information, including some that is computer based, in your school or college careers library.

Connexions Services are listed in your phone book or on the website www.connexions.gov.uk

Learndirect can also give you advice on getting financial help and supply a lot of other information about studying and career opportunities. You can contact them free on: **0800 100 900** or visit their website on www.learndirect.co.uk



D

Disability and Basic Skills Support

I have a disability and/or learning difficulty that will make it more expensive for me to learn, what help is there for me?

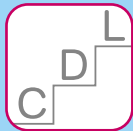
If you are finding it difficult to learn due to a disability and/or learning difficulties, or you need help with literacy, numeracy, or language, your school/college may be able to help you. Support for people with disabilities or a learning difficulty can continue up to the age of 25. Let them know as soon as possible what your needs are. Help is available for travel, aids, specialist equipment, etc. You can also contact your local Connexions Service, who will be able to advise you.



Further help and information is available from:

Skill: National Bureau for Students with Disabilities who produce a range of publications and information booklets. You can ask them for advice by emailing info@skill.org.uk or by calling free on Voice **0800 328 5050** or Text **0800 068 2422**.

The Skill helpline is open Monday to Thursday afternoons 1.30pm – 4.30pm (there is an answer phone service at other times). The website is www.skill.org.uk



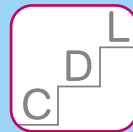
Career Development Loans

What do I do if I can't get any help through my Local Education Authority or any other funding to do the course I want to do?

Ever considered a Career Development Loan (CDL)?

- This is available to students aged 18 or over and helps to fund up to 2 years vocational learning or education, plus up to a further 12 months if the course includes practical work experience.
- You make no repayments during the period of learning covered by the CDL.

The CDL Application Pack includes full details of the programme, eligibility criteria, and relevant application forms and is available from Jobcentre/Jobcentre Plus offices, private learning providers, universities and colleges. For a free copy of the Department for Education and Skills Brief Guide or Application Pack call the CDL Information Line on **0800 585 505** between 8am and 10pm, 7 days a week or visit the website www.lifelonglearning.dfes.gov.uk/cdl





Benefits

I'm 16 and want to do a full-time course. Can my parents still claim benefits, including Child Benefit, for me?

Yes

- If you are still under 19; and
- In full time education which can take you up to A-level or GNVQ level 3 or equivalent.

Your parents will still be able to claim Child Benefit and any other dependants' benefits that they receive.

Once you leave full time education or when you reach 19, your parents will not be able to claim Child Benefit or any other dependants' benefits for you. Students of 19 or above may be able to claim benefits in their own right. Check with your local Jobcentre Plus office/Social Security office.



I'm 18 or over and unemployed. I want to get some qualifications without losing any benefits.

You may study for up to 16 tutored hours a week if you are claiming Jobseeker's Allowance (JSA), without losing your benefits, as long as you are available for work.

NB. Some students with disabilities claiming benefits do not have to be available for work. Check this with your local Social Security/Jobcentre Plus office. If you are under 19 you can receive up to 21 hours of tuition and claim Incapacity Benefit in Youth (IB (Y)) without losing your benefits, as long as you are available for work.

To find your local Jobcentre Plus office/Social Security office, visit the Department for Work and Pensions website at www.dwp.gov.uk



If you have claimed Jobseeker's Allowance for six months, you may become eligible for help and support through:

- New Deal for Young People, which provides training and support to young people, aged 18-24 to help them find and keep a job.

Some people, e.g. people with disabilities, lone parents and those who have difficulty in reading or writing, may be able to join the New Deal as soon as they have made a claim for Jobseeker's Allowance. To find out more visit the New Deal website www.newdeal.gov.uk

I am an Asylum Seeker in the UK. Can I apply for help through the Learner Support Funds?

Yes. If you are enrolled on a LSC funded course at a sixth form school or college.

- Asylum Seekers can apply for LSF hardship funding where payments for incidental costs are not being made by the Home Office - residential and childcare costs are sometimes met by the Home Office for Asylum Seekers.
- For further advice on your status in the UK contact the Home Office on **0870 606 7766** or visit www.homeoffice.gov.uk

R

I am a refugee in the UK. Can I get help through the Learner Support Funds?

Yes. If you, your husband/wife or parents have been granted refugee status in the UK. For further advice on your status in the UK contact the Home Office on **0870 606 7766** or visit www.homeoffice.gov.uk

Contact your Student Support Office at your college, as they may be able to make hardship funds available.

Further advice can also be obtained from:

The Refugee Council

Training and Employment Section

164 Clapham Park Road

LONDON

SW4 7DE

020 7501 0990

www.refugeecouncil.org.uk





Other Information and Contacts:

Connexions: For further information visit the Connexions website at www.connexions.gov.uk

Connexions Direct: Further information can be obtained from the website at www.connexions-direct.com

Connexions Card: Further information can be obtained from the young peoples' helpline **0808 172 3333** and from the website www.connexionscard.com

Career Development Loans: For a free copy of the DfES Brief Guide or Application Pack call the CDL Information Line on **0800 585 505** between 8am and 10pm, 7 days a week or visit the website www.lifelonglearning.dfes.gov.uk/cdl

Dance and Drama Awards: You can get an information booklet on the Awards by calling **0845 602 2260** and quoting the reference D4.



Learndirect helpline: Can give you advice on getting financial help and can provide you with a lot of other information about studying and career opportunities. You can call them on **0800 100 900** between 8.00am and 10.00pm, 7 days a week. The calls are free and confidential. Website is www.learndirect.co.uk

Work Based Learning: Further information about Modern Apprenticeships can be found on www.realworkrealpay.info

Skill: National Bureau for Students with Disabilities produce a range of publications and information booklets. You can ask them for advice by calling free on Voice **0800 328 5050** or Text **0800 068 2422**

The Skill helpline is open Monday to Thursday afternoons, 1.30pm – 4.30pm. (There is an answer phone service at other times). The website is www.skill.org.uk



New Deal for Lone Parents: New Deal for Lone Parents is a voluntary programme open to all job seeking lone parents who are not working or are working less than 16 hours a week, whether or not they are claiming benefit. A Personal Adviser will offer a package of advice and support, tailored to meet the needs of each lone parent. This support could be practical support on job search, training and childcare, and will ensure that the lone parent is aware of the full range of in-work benefits.

New Deal for Disabled People: is designed especially for people who have a disability or a long-term illness and want to work. This New Deal takes a new approach to helping disabled people by offering a Personal Adviser service to those who want to work or stay in work.

Further information about New Deal can be found via www.newdeal.gov.uk



Child Tax Credit and Working Tax Credit: provide a single system of support for families with children, whether in work or not and a single system of in-work support to those families in low paid work.

You can find further information on all Tax credits, on the Inland Revenue website which is at www.inlandrevenue.gov.uk/taxcredits. This includes an on-line application form for Child Tax Credits and Working Tax Credits, which will also inform you if you qualify:

By phone on **0845 300 3900** (text phone **0845 300 3909**)
(Open 8am – 8pm 7 days per week).

Northern Ireland – **0845 603 2000** (text phone **0845 607 6078**)
Welsh speaking – **0845 766 0830**.



You can also get further information

Learning and Skills Council – Head Office
Cheylesmore House
Quinton Road
Coventry
CV1 2WT

General enquiries: **0870 9006 800**

Fax: 02476 493600

Email: info@lsc.gov.uk

Website: www.lsc.gov.uk



Young people in Wales, Scotland and Northern Ireland wanting information on financial help in further education should contact:

Wales

Welsh Assembly Government
Higher Education Division 2
3rd Floor
Cathays Park
Cardiff
CF10 3NQ
Tel: **029 208 25831**
Website: www.wales.gov.uk

Scotland

Students Awards Agency
for Scotland
Gyleview House
3 Redheughs Rigg
South Gyle
Edinburgh
EH12 9HH
Tel: **0845 111 1711**
Website: www.saas.gov.uk



Northern Ireland

Department of Employment
and Learning

Adelaide House

39-49 Adelaide Street

Belfast

BT2 8FD

Tel: **02890 257 777**

Website: www.delni.gov.uk

