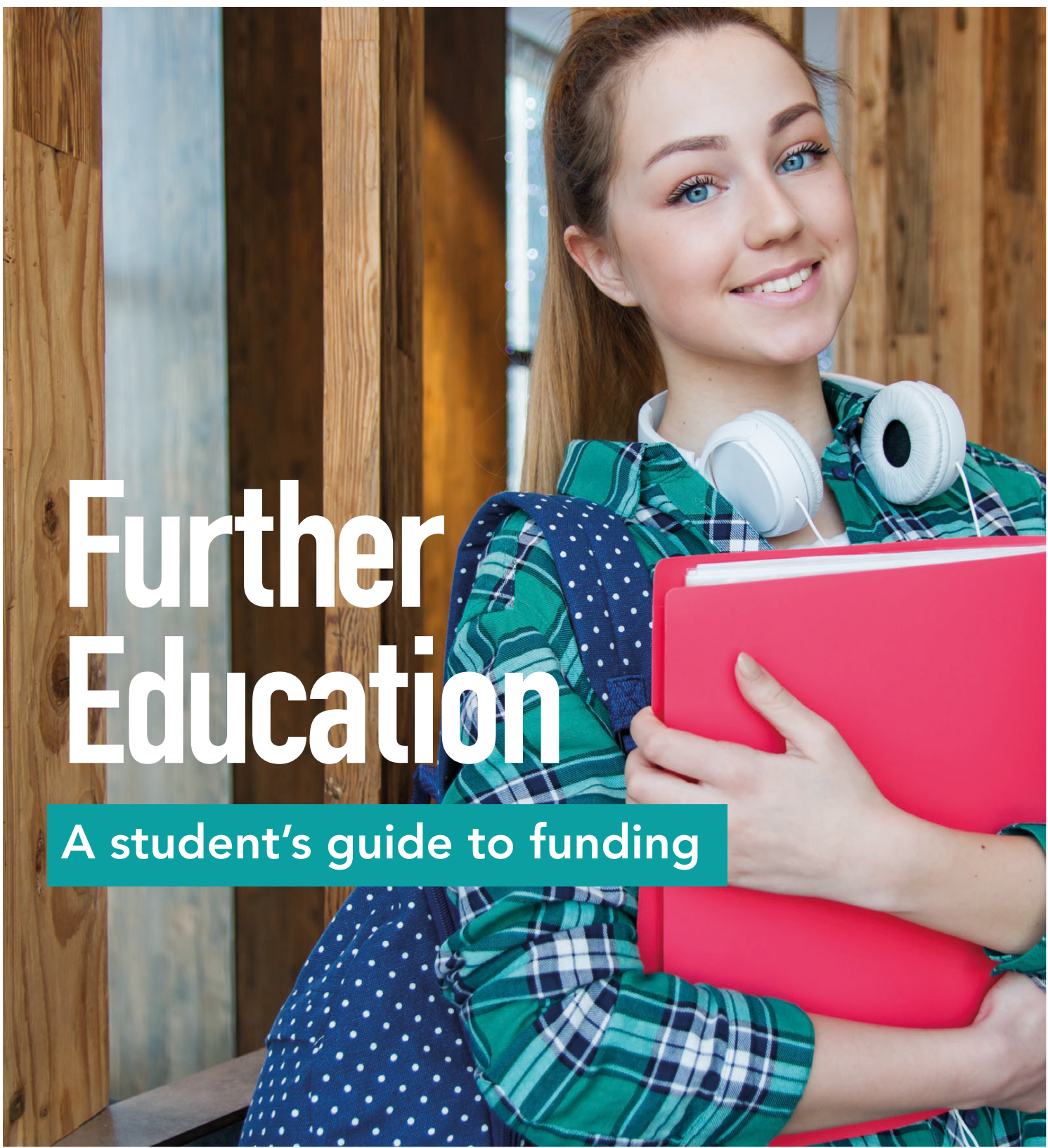




Further Education

A student's guide to funding

SCQF Levels 1–6
(some FE courses may be Level 7)

Ayrshire
College 

This document lets you know what funding is available for those who are studying at a non-advanced level only. It provides invaluable information and advice on a variety of different matters that are important to students who apply to the College for financial support.

If you are studying an advanced level course, please refer to our Higher Education Guide.

Date published: August 2026.

All information is correct at time of print, however, may be subject to change.

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Ayr Campus studentfunding_ayr@ayrshire.ac.uk

Kilmarnock Campus studentfunding_kilmarnock@ayrshire.ac.uk

Kilwinning Campus studentfunding_kilwinning@ayrshire.ac.uk

All Campuses Tel: 01563 495 033

1. What funding is available?

There are various funds that provide support for students on non-advanced courses. Most of these take into account the personal and financial circumstances of each individual student.

There are two funds that provide assistance with living expenses. These are the Education Maintenance Allowance (EMA) (for students who are under the age of 18 years where eligible, on the start date of their chosen course) and the Further Education Bursary Fund (for all other students).

Who can apply for financial support?

Anyone who satisfies the residential requirements set out in the Further Education Bursaries (Scotland) Direction and the Education Maintenance Allowances (Scotland) Direction may be eligible to apply. In most cases, if you have been ordinarily resident in the United Kingdom and are resident in Scotland on the date your course starts, you are likely to be eligible. There are a number of special cases in relation to residency requirements and the College can provide full information for those affected.

What if you have studied before?

Awards may not automatically be offered if you have previously received support for any full-time course that you studied over the age of 18 years or if you hold a qualification at HNC level or above. However if you have previously undertaken a course while under the age of 18 years, you can apply for a second award if you are 18 years of age before the start of your new course.

The College may also make subsequent awards if your current course is a direct progression from your previous course or if certain other specific criteria apply. You can contact the Student Funding Team for more advice if you fall into this category.

The College has access to a national database of information on previous student awards, which will be used to check applications.

What to do if your funding application is refused

Awards made by Ayrshire College are determined under the National Policy for Further Education Bursaries, the EMA Guidance and Procedures, the Further Education Bursaries (Scotland) Direction and Education Maintenance Allowances (Scotland) Direction that are issued by the Scottish Executive. Your application for further education funding may be refused under these policies and criteria.

An appeals procedure is in place for students who are unhappy with any decisions. Appeals must be in writing and submitted to the Student Funding Team. You will be notified of the outcome of your appeal within 10 working days.

You have no right of appeal if your application for funding has been refused due to failure to adhere to the criteria in the current policy documents, Further Education Bursaries (Scotland) Direction, and Education Maintenance Allowances (Scotland) Direction relating to your residency in Scotland.

Which courses are eligible for financial support?

Financial support may be available for certain courses offered by the College, which lead to an approved recognised qualification up to but not including a Higher National Certificate (HNC). Qualifications Scotland usually validate such courses.

Generally, support is made available for full-time attendance on a course, which involves attendance of at least 16 hours per week for 41 weeks, for a full academic year. Support may also be available for attendance on some part-time day courses but for travel costs, childcare and study materials only.

Students under the age of 18 years on a part-time fundable course may also be considered for EMA (Education Maintenance Allowance) subject to eligibility rules.

Are there tuition fees to pay?

Following the Scottish Executive's Direction, eligible students do not pay tuition fees.

Education Maintenance Allowance (EMA)

Both full-time and part-time students who are under the age of 18 years on the day the course starts may be eligible for an EMA. This will be assessed according to your parent(s)' or legal guardian(s) household income and the rates are shown below. No allowance is payable for the College's short term-time holidays or during the summer period.

You must apply within 4 weeks of the start of your course otherwise no back payments can be made and you will only be funded from the date your application is received.

You will be required to submit relevant documents to support the information within your application. If your application is not submitted with the necessary documents then we will contact you to request them. This will delay the calculation of any award and your funding may not be in place before your start date. You will only have four weeks to submit further information to support your application and failure to do so may result in you not receiving a full award.

Educational Maintenance Allowance Rates

The allowances shown below are the weekly rates payable.

Students applying for EMA

Income	Weekly payment
Parental income of £24,421.00 or less (if you are the only child in the family in full-time education)	£30.00
Parental income of £26,884.00 or less (if there is more than one child in the family in full-time education)	£30.00
Parental income of £26,885.00 or above	No award

The maximum amount that will be paid out to any one student from the EMA Fund is £1,080.00.

This allowance is paid fortnightly in arrears directly into your bank account and is dependent on your satisfactory attendance and progress.

An Individual Learning Agreement will be drawn up which will outline the attendance/progress requirements and any targets/objectives you must achieve to receive this allowance.

All full-time EMA students will also be assessed for a Further Education Bursary award for travel costs and books/study materials (policy criteria applies).

Further Education Bursary

A bursary award is a discretionary grant made by the College to help support a person while in education by providing a financial award to assist with living, travel and course expenses (if applicable). The Bursary Fund is cash limited and students are advised to apply as soon as possible.

All awards are subject to a financial assessment with the exception of students who are 16 and 17 years old, who will automatically be calculated for travel and course expenses irrespective of their parent(s)' income (subject to meeting the residency requirements).

There are different levels of living expenses, which are paid according to the age and personal circumstances of the student on the day the course starts.

This will be assessed according to your own income and the income of your parents or partner where appropriate. The maximum award (before any financial assessment) is shown below.

The maximum amount that will be paid out to any one student from the Bursary Fund, is as follows:

FE Bursary maintenance (August Start)	£5,147.55 (maximum payment of £125.55 per week)
FE Bursary maintenance (January Start)	£2,636.55 (maximum payment of £125.55 per week)
FE Travel Costs (August Start)	£1,350.00 (calculation will be based on cheapest method of transport)
FE Travel Costs (January Start)	£650 (calculation will be based on cheapest method of transport)

Please note that these amounts are the maximum that will be paid out. Where a student is eligible, awards will be based on individual circumstances. Actual amounts paid may be considerably less.

All payments are subject to satisfactory engagement, progress and conduct. The engagement requirement to receive payment from any of the funds is 100%.

2. Financial assessment

Students 18 to 24 years

If you are 18 to 24 years old and single, your award is assessed in accordance with your own income and the income of your parent(s). If your parent is living with a partner, the partner's income must also be provided for this assessment. Under the Family Law (Scotland) Act 1985, parents have a general obligation to support their children who are in further education or training up to the age of 25 years old.

Your assessed award will be reduced by the amount that you and your parents are considered to be able to provide towards your expenses.

(a) Parentally supported students

Examples of parent(s)' income and the deduction from your award are shown below.

Parent(s)' income	Deduction from award
Less than £24,275.00	NIL
£24,275.00	£45.00
£35,000.00	£1,179.15
£41,735.00	£1,892.67
£45,000.00	£2,238.58

After the contribution has been assessed, it will be reduced by £152.00 in respect of each child under 16 years of age living at home and dependent on your parents. If you have brothers or sisters who are attending college or university, and who are also entitled to an award, only one contribution is assessed for the family and this is divided among the students and deducted from each individual award.

Without parental income details we cannot offer a bursary.

Yearly Household Income	Weekly Maintenance when student is only dependant	Weekly Maintenance with 1 other dependant child in house	Weekly Maintenance with 1 other dependant student in house
£24,274	£99.35	£99.35	£99.35
£28,000	£88.68	£92.21	£94.01
£35,000	£70.59	£74.13	£84.97
£45,000	£44.75	£48.29	£72.05

(b) Exemption from a parental contribution

A financial assessment based on parental income is undertaken for all students under 25 years of age unless you qualify as an independent student (see page 9). If you are estranged from your parents, you must speak to a Funding Assistant at the College who will discuss your situation with you and explain what formal documentation you must provide to support your claim for exemption from a parental assessment. This documentary evidence must be from a reputable source such as Social Services, a Homeless Accommodations Officer, Probation Officer or Support Worker.

(c) Students who are married or living with a partner

Your award will be assessed against your own income and that of your partner. The gross income used in this assessment is that for the previous income tax or financial year. Examples of partner's income and the deduction from your award are shown below.

Partner's income	Deduction from award
Less than £20,643.00	NIL
£20,643.00	£45.00
£27,933.00	£815.23
£35,538.00	£1,620.93
£50,568.00	£3,213.26

After the contribution has been assessed, it will be reduced by £152.00 in respect of each child under 16 years of age living at home and dependent on your partner.

If your partner makes maintenance payments to a former partner for a child or children who do not live in your household, this will be taken into consideration, and you must submit relevant documentary evidence.

If you have children or a partner who are attending college or university who are also entitled to an award, only one contribution is assessed for the family, and this is divided among the students and deducted from each individual award. You must therefore provide a copy of any other student award letter for this to be considered.

Yearly Household Income	Weekly Maintenance when student is only dependant	Weekly Maintenance with 1 other dependant child in house	Weekly Maintenance with 1 other dependant student in house
£20,643	£125.55	£125.55	£125.55
£27,000	£108.08	£111.61	£116.81
£35,000	£87.41	£90.94	£106.48
£45,000	£61.57	£65.10	£93.56

Care Experienced/Care Leavers/Looked after Children and Young People

Students who fall onto one of the categories above should disclose this in their funding application as soon as they apply for funding. Different rules apply to this category of student and applications need to be treated as a priority.

The term Care Experienced, Care Leaver and Looked After refers to people who have experience of being in care at any time of their lives or who are currently looked after. It includes any student who is under the care of Local Authority, including (but not limited to) where the care is being provided in the student's own home, in their parent(s) home, in the home of relatives, in foster home, a care home or residential unit. It also includes students who are cared for under a compulsory kinship order.

Student's in this category may be awarded £225.00 per week living costs up to £9,225 per academic year.

Note: Students in informal - non-compulsory care arrangements who are not looked after under the meaning of the relevant legislation, will now be considered for funding as Care Experienced where social work services have been involved.

Please contact the Student Funding Team if you need further information or advice on this matter.

Eligibility for independent student status

Single students aged 25 years or over on the official start date of the course are exempt from parental contribution. If you have a partner, the award will be assessed against your partner's income as in Section 2(c).

If you have not yet reached the age of 25 years, you will be awarded independent student status only if one of the following applies:

- (i) you are married or living with a partner in an established relationship prior to the start of the course. If your marriage or relationship has broken down, you will only be eligible for independent status under (ii), (iii) or (iv) below
- (ii) you have no living parents or are officially estranged from them
- (iii) you are caring for a child dependent on you
- (iv) you have supported yourself financially for periods totalling a minimum of three full years before the start of the course.
- (v) you are living away from the parental home and can provide a copy of a formal rent agreement for a minimum period of three full years

You must submit relevant documentation from either the Department for Work and Pensions or employer(s) for periods totaling no less than 36 months to prove you are entitled to independent student status. Your income must be equal to or above current Jobseekers Allowance levels.

If you cannot provide this income information, you will not be awarded independent student status.

It is your previous income and not where you live which will determine your entitlement to this allowance; if you live in your own accommodation, it does not give you automatic entitlement to this allowance.

Periods spent in full-time education cannot be considered towards self-supporting status.

Student income

A second financial assessment is made against the unearned income of the student. Your contribution is assessed on the personal income that you receive during the weeks on your course but does not include income from employment. Your award will be reduced on a pound for pound basis for income as follows:

- > unearned income in excess of £24.19 per week (eg. maintenance payments, etc.)

You must provide documentary evidence of your income.

Supplementary grants or scholarships received for educational purposes from an award-making body will not be taken into account.

3. Supplementary grants

Allowances for books/study materials

An allowance for books, equipment and/or clothing may be provided for certain courses but is paid directly to the Curriculum area who will buy any kit or study items for you.

Students aged 16 or 17 years or those in receipt of an EMA who will receive all materials necessary for their course irrespective of parental income. This allowance is only given for essential items of equipment and books (but not additional reading materials) that may be issued to you by the College.

Travel expenses

Travelling expenses may be paid if you live more than two miles from the College and are calculated on the cheapest ticket available for public transport. This allowance is subject to a financial assessment.

All students under the age of 22 years are now entitled to apply for free bus travel. This age category of student will not be eligible for travel costs to be paid from student support funds (exceptional circumstances may be considered). Please visit this website for more details and how to apply

<https://www.transport.gov.scot/concessionary-travel/young-persons-free-bus-travel-scheme/>

4. Extra help

Allowances for students with additional support needs

Additional support for learning may be available to assist you during your time at college. This may be one-to-one support, a note taker, sign language interpreter, classroom support or proof reader. The College will also give consideration to additional support towards travel related expenses however where a student already receives funding for travel, such as through the Motability Scheme, the College may use its discretion to top-up but not to duplicate the existing funding.

Students in receipt of benefits

As a general rule, full-time students do not qualify for payment of benefits. However, certain students are eligible to continue to claim benefits while attending college.

You must check with the Department for Work and Pensions to find out whether you will be allowed to remain on your benefit while attending college. If your benefit is to continue, you can apply for assistance with books/study materials, travel costs and childcare, but will not be granted any living expenses.

Full-time students who may be entitled to remain on benefits include:

- > lone parents on Universal Credits who are not required to register for employment
- > disabled students in receipt of certain disability related benefits
- > certain students on employment and support allowance/Universal Credits

If you are unsure of your benefit eligibility you should seek advice from your local Department for Work and Pensions office.

Universal Credits and Housing Benefits

Housing Benefit can help you pay your rent if you're unemployed, on a low income or claiming benefits. It is however being replaced by Universal Credit therefore you can only make a new claim for Housing Benefit if one of the following apply:

- you are getting the severe disability premium
- you received the severe disability premium within the last month and you're still eligible for it
- you have reached State Pension age
- you live in temporary accommodation
- you live in sheltered or supported housing with special facilities such as alarms or wardens

If you are a student and do not fall into one of the categories above then you will need to apply for housing costs through Universal Credits. Only students who fall into one of the following category's below can remain on Universal Credits which will include a housing cost allowance if applicable:

- are responsible for a child or young person;
- are under 21 when you start the course, and you are 'without parental support' (are an orphan or cannot live with your parents because you are estranged from them);
- have limited capability for work and also get disability living allowance or personal independence payment (PIP).
- are a single foster parent;
- are a member of a student couple and one of you is a foster parent;
- are over the qualifying age for pension credit and your partner has not yet reached that age;
- have a partner who is not a student, or who is a student but would be eligible for UC themselves while studying;
- have taken time out because of illness or caring responsibilities, you have now recovered or your caring responsibilities have ended, and you are not eligible for a grant or loan.

If you are in one of the above groups and have a partner who is also a student, you can make a joint claim for UC with them, even if they are not in one of these groups.

If you are currently in receipt of housing benefit then you may still be able to remain on this benefit as a student if you fall into a certain category. You should contact student funding staff who will be able to offer you the correct advice.

Council Tax Exemptions

Council Tax exemptions or discounts may apply to certain courses and categories of students.

Charges may be reduced where one or more adults in a household are studying full-time on a course which lasts at least 24 weeks.

Examples:

- > A 25% student discount may apply if a household consists of two adults and one is a full-time student
- > Full exemption may apply to a household which consists of two adults, both of whom are full-time students.
- > Full exemption may apply to a household which consists of 1 adult who is a full-time student.

Student exemption forms and further information are available from your local Council Tax Office

5. Additional support funds

Discretionary Fund

The purpose of the College Discretionary Fund is to assist students who endure have their own accommodation and require assistance in paying their housing costs and associated expenses. Students need to be aware that funds are cash limited and any award made, will likely be insufficient to cover your full housing/rent costs. Students who apply must be able to provide official documents to support any claim for additional financial support.

Only students who can provide proof that they are suffering from financial difficulties will be considered for an award. The amount each student receives will be dependent on their personal circumstances.

Application forms must be fully completed and submitted with all the necessary documentation. Incomplete applications will not be backdated to the start of term and will only be assessed from the date the application is deemed complete.

Payments from the Discretionary fund are normally made on a fortnightly basis as per published payment schedules. Emergency one-off payments may also be considered however any payments made will be based on a student's immediate hardship.

Application Forms for discretionary funds are available online through a student's online application account.

Childcare Fund

If you have children then you can claim assistance with your childcare costs but only for the days when you are timetabled for college classes or in a mandatory work placement as part of your course. A financial income assessment is required to establish eligibility.

Applications for support from the Childcare Fund are income assessed with the maximum amount that will be paid out to any one student from the Childcare Fund being:

FE Childcare	£10,150
Maximum hourly rate	£7.00

Children over two years of age may be entitled to free childcare in certain council and private nurseries. Please discuss this with your child's nursery staff.

The College can only give assistance with registered childminders, nurseries or breakfast/after school clubs.

All payments will be made to your childcare provider and will be transferred directly into their bank account. It is important that you ensure that your childcare provider provides accurate bank account details as no other payment method will be available.

You should also be aware that some childcare providers and private nurseries charge deposits or fees during the holiday periods. The College gives no assistance with these costs or for the costs incurred during private study days.

No formal contract will exist between childcare providers and the College. The College only pays childcare costs on behalf of their students who will be expected to adhere to current policy to ensure continued payment.

The College is not responsible for making childcare arrangements for students.

Lone parents applying for childcare costs

Lone parent students who have to pay all or part of the cost for registered childcare can receive up to £1,215.00 a year in the form of a Lone Parent Childcare Grant.

This is not income assessed however a student must provide proof that they are a lone parent with registered childcare expenses.

Students who receive childcare funding from any other source should not apply for this grant. If lone parents have childcare costs in excess of £1,215.00 then they will be considered for additional support from the Discretionary Childcare Fund, however this element of support will be income assessed.

6. Processing your application

When to apply

When you have been offered a place on a college course you should apply for to funds being available. It can take 6-10 weeks to fully process a funding application form at peak times.

Ayrshire College operates an on-line bursary funding application. You will be invited to apply by text/email once the funding system opens.

Due to the volume of applications, you are advised to apply at the earliest opportunity otherwise your funding may not be in place for when you start College.

Application for Bursary funding closes 4 weeks after the date you start your course. If you have not submitted your application within this time frame then we cannot guarantee that you will receive a full award.

Documents requested to support your application should be submitted with your application however you will have a total of 4 weeks to upload your documents.

Your funding award will only be calculated from the point your application is deemed complete. Your funding can be greatly reduced if you do not provide information and necessary documents when asked for.

Information you will be asked to provide

When you complete an application for funding you will be asked to provide information on the following:

- > personal details – name, age, address, etc.
- > details of the course you wish to study
- > details of your bank account
- > details of any previous courses
- > details of your proposed travel arrangements

Remember:

- > Our secure Online Application service allows you to scan/photograph and upload the required documents.
- > If you are unable to upload your documents then you should speak to our Information Hub staff, available at each main campus, who will be able to assist you to complete this process.
- > We do not accept paper copies of any documents.
- > You are encouraged to seek advice if you are unsure about any aspect of funding

You must apply for funding as soon as you have been offered a place on a course and have received an email inviting you to apply.

How the information will be processed

All information supplied will be treated confidentially and when processed it will be stored under the terms of the Data Protection Act and GDPR electronically at the College. The information supplied can be used in the prevention and detection of fraud and the College may also share this information with other bodies administering public funds solely for these purposes. The College has access to a national database of student award information, which will be used to verify your application details.

How you will be told about your award

To avoid any delay in processing your award, you must upload all the required information. A checklist of required documents will be emailed to you as soon as you submit your online application. Once your application has been formally assessed, you will be emailed the following documents:

Students in receipt of bursary awards

- (i) An award letter that will give details of the award you are entitled to receive and how payments will be made. This will include a payment schedule detailing the dates that the College will transfer any amounts into your bank account. Please keep your award letter, as the Department for Work and Pensions will require this information if you submit a claim to them at a later date.
- (ii) Students can accept their Bursary/EMA through their student portal.

Students in receipt of Education Maintenance Allowance (EMA)

- (i) An award letter that will give details of the EMA award you will receive and how payments will be made. This will include a payment schedule detailing the dates that the College will transfer any amounts into your bank account. Please keep your award letter, as the Department for Work and Pensions will require this information if you submit a claim to them at a later date.
- (ii) An Individual Learning Agreement for the course which will detail conditions that you are required to fulfil relating to achievement, attendance, engagement, progress and conduct. You must reply to this email confirming your acceptance. No payments will be released until this is received.
- (iii) If you are also entitled to funds for study materials, you will also receive the documents detailed above for students in receipt of Bursary awards.
- (iv) Students within this category are not normally considered for travel costs. If travel costs are needed then you should apply for the National Entitlement card for free bus travel.

Please read all correspondence carefully, as awards may be placed on hold pending further information.

<https://www.transport.gov.scot/concessionary-travel/young-persons-free-bus-travel-scheme/>

Discretionary and Childcare Funding

Students awarded additional financial support through the above funds will also receive an award letter directly to their registered email account. There is no requirement to confirm acceptance of these awards.

How you will be paid

The first instalment of your award (as shown on your payment schedule as Bursary or EMA) will be paid into your bank account after you confirm acceptance of award. You must also finalise your college enrolment procedures.

Subsequent instalments will be credited to your bank account on the dates shown on your payment schedules.

Payments for Discretionary funds are paid into your account on the dates notified in your confirmation of award.

Payments for assistance with Childcare costs are paid directly to the nursery or childcare provider in arrears.

All allowances are subject to your satisfactory engagement, progress and conduct and instalments will be withheld if you do not meet any of these conditions.

7. Contacting Student Funding

Ayrshire College offers a centralised Student Funding service. Please contact the Information Hub first for any funding enquiries. The team can answer general questions, provide guidance, support you with your application, and help you upload documents.

Ayr Campus

Tel: 01563 495033

Email: studentfunding_ayr@ayrshire.ac.uk

Kilmarnock Campus

Tel: 01563 495033

Email: studentfunding_kilmarnock@ayrshire.ac.uk

Kilwinning Campus

Tel: 01563 495033

Email: studentfunding_kilwinning@ayrshire.ac.uk

Further information and student guides are available from the College website www.ayrshire.ac.uk

Useful contact numbers

Department for Work & Pensions	Kilmarnock BDC Mail Handling Site A Wolverhampton WV98 BN	Tel: 0800 1690190
Local Council Offices	North Ayrshire Council Housing & Council Tax	Tel: 01294 310000 benefits@north-ayrshire.gov.uk
	East Ayrshire Council Housing & Council Tax	Tel: 01563 554 400 benefits@east-ayrshire.gov.uk
	South Ayrshire Council Housing & Council Tax	Tel: 0300 123 0900 benefits@south-ayrshire.gov.uk
Child Benefit Information	Child Benefit Office	Tel: 0300 200 3100 www.gov.uk/child-benefit
PAYE Information	Centre One PAYE	Tel: 0300 200 3300 www.gov.uk/personal-tax-account

Ayr Campus

Dam Park

Ayr KA8 0EU

Tel: 0300 303 0303

studentfunding_ayr@ayrshire.ac.uk

Kilmarnock Campus

Hill Street

Kilmarnock KA1 3HY

Tel: 0300 303 0303

studentfunding_kilmarnock@ayrshire.ac.uk

Kilwinning Campus

Lauchlan Way

Kilwinning KA13 6DE

Tel: 0300 303 0303

studentfunding_kilwinning@ayrshire.ac.uk

www.ayrshire.ac.uk

