



**LEARNER SERVICES**

# **FINANCE**

**WOW**

**LEARNER SERVICES:**

Money Advice, Funding, Accommodation,  
Jobs, Careers, Personal Matters, Learner  
Support, Volunteering

# Contents

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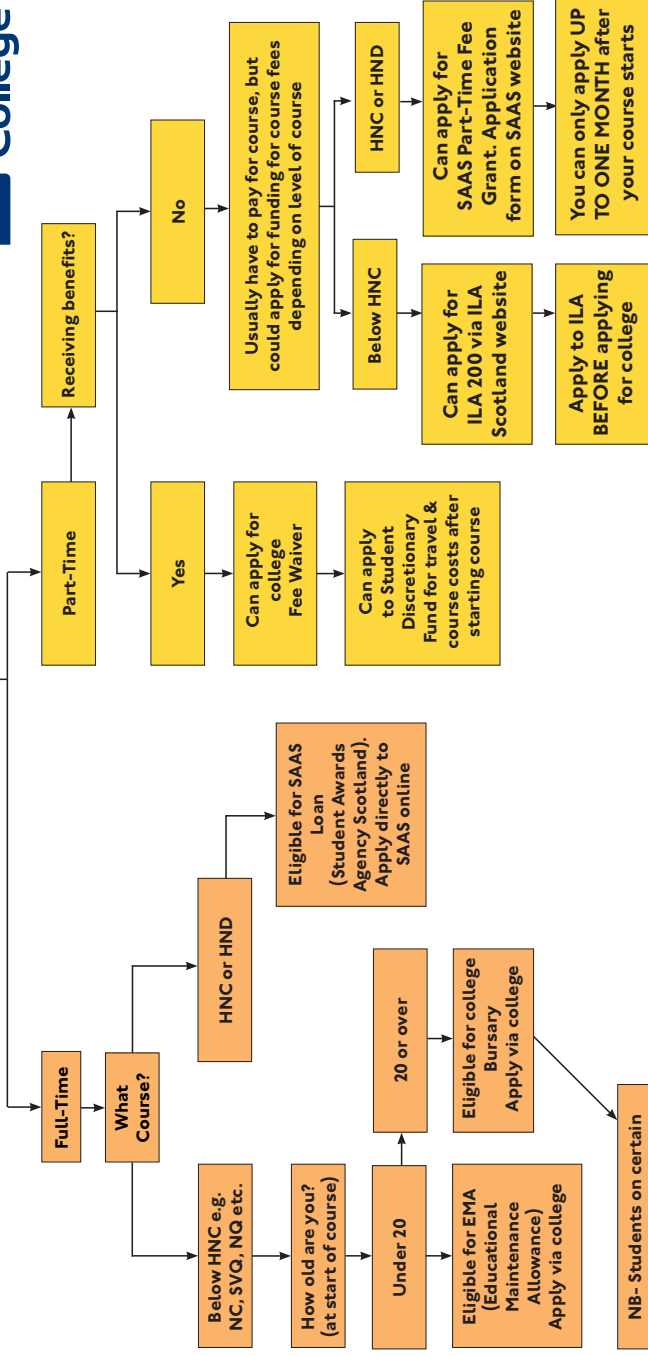
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The information in this leaflet was correct at the time of going to print. However, information can be subject to change, and it is advisable to confirm the details with a Learners Services Officer or directly with the appropriate organisation as required.

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Full-Time  
Or  
Part-Time?



**Disclaimer** - This chart was published without reference to the EMA policy 2011-12, which was unavailable at the time of publishing. Therefore, this information is subject to change.

# FUNDING FLOWCHART 2011/12

Edinburgh's Telford College, 350 West Granton Road, Edinburgh EH5 1QE

[www.ed-coll.ac.uk](http://www.ed-coll.ac.uk)

# Outline of Funding Possibilities for Home Students and Standard Course Fees

You should be eligible for some of these forms of support.

Read this booklet for more information and then use this table as a checklist.

	FULL TIME	PART TIME
<b>HIGHER EDUCATION</b> HNC / HND Students 10/11 Home Fee HNC/D courses £ 1285 - full-time or £86 per unit if part-time (HNC 1 12 units) (HND 1 30 units)  Go to page 6 Section C	Fees paid	Possible Fee exemption – see pg 9
	Student loan	ILA 500
	SAAS Bursary	Career Development Loan
	Supplementary grants including Disabled Student's Allowance	Student Discretionary Funds
	Student Discretionary Funds	Disabled Student's Allowance
	Travel Expenses (built into funding now)	
	Career Development Loan	
	Council Tax exemption	
<b>FURTHER EDUCATION</b> (Courses below HNC Level: NC/SVQ/NQ/SGA etc) 10-11 Home Fee £ 1008 or £86 per unit part-time  10-11 Home Fee for Highers or Intermediates £ 174 Go to page 3 Section B	Fees paid	Possible Fee exemption – see pg 9
	College bursary	Student Discretionary Fund
	Education Maintenance Allowance	Career Development Loan
	Student Discretionary Funds	ILA 200
	Dependant's Allowance	
	Council Tax exemption	

## The difference between College bursary and SAAS funding:

### What is a College bursary and who can apply?

A bursary is available for learners studying Further Education courses, (see table above) and is a financial allowance made to assist students while attending college. The bursary fund is limited. Funds are allocated on a strictly first come first served basis while funds are available. It is important to apply as soon as a place is offered to you. The bursary form is included in your letter of acceptance, please fill in and return as soon as possible.

### What is SAAS funding and who can apply?

If you're a Scottish domiciled or EU student studying a full-time Higher National (HN) or Advanced Diploma course at Edinburgh's Telford College, apply to get your fees paid for you. If you don't apply, you will be billed for the full amount. Apply online to SAAS. -

**[www.student-support-saas.gov.uk](http://www.student-support-saas.gov.uk)**

## SECTION A – General Information

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This booklet tells you about how you can fund your studies at Edinburgh's Telford College during session 2010/2011.

**You don't have to read the whole booklet.** Just read Section A and then the other sections that apply to you.

**You should plan how you will meet all the costs of studying, including living expenses, before you take up a place at college.**

The College expects you to take reasonable steps to bridge gaps in your income, such as finding part-time work. If you would like help or advice on finding part-time work, please visit Jobzone in Learner Services.

– **Drop-in sessions: Tuesdays & Thursdays 11-1 pm.**

### 1. Emergency funds

The college does not have an emergency cash fund. Your loan or bursary might not arrive at the beginning of the session, if you have applied quite late for funding. If you applied in time, the first college bursary or SAAS loan payment should be in your account at the end of the first week.

**Apply for funding as soon as possible.**

- **Before you start college, try to save enough money to live on for the first few weeks, if possible.**

### 2. Tuition fees

2.1. **Most Scottish and European Union (EU) full-time students will not have to pay tuition fees. However, you won't get your fees paid** if you have previously been on a full-time course at HND or degree level, and you had help from public funds.

2.2. **If you're from another part of the UK, you're not entitled to free tuition in Scotland.** You must apply to your Local Education Authority (LEA).

2.3. If you're a Scottish domiciled or EU student studying a **full-time Higher National (HN) or Advanced Diploma** course at Edinburgh's Telford College, **apply to get your fees paid for you online to SAAS.** If you don't apply, you will be billed for the full amount.

**Apply to:** [www.student-support-saas.gov.uk](http://www.student-support-saas.gov.uk)  
**Tel: 0300 555 0505**  
**E-mail: [saas.geu@scotland.gsi.gov.uk](mailto:saas.geu@scotland.gsi.gov.uk)**

2.4. Other full-time learners should refer to the college form "Guidance on When and How to pay Fees" available from the **Learner Services Office.**

## SECTION B - Full-time Non-Advanced Learners

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### 1. College bursaries

If you're on a National Certificate, Advanced National Certificate, SQA, SVQ, BTEC, NPA or Access course, aged over 20 years, **apply for a college bursary.**

### 2. Eligible for a bursary and other help with expenses?

2.1. You should have been:

- **Ordinarily resident in the UK** for the **three years** immediately before the start of the course, and
- **Ordinarily resident in Scotland** on the first day of the first academic year of the course

### 2.2. European Union (EU) students:

- **can** apply to get their fees paid, **but**
- **can't** get a bursary **and can't** get help from the Student Discretionary Fund unless they meet residence requirements.

### 2.3. Study requirements

- If you've had financial help for a full-time course in the previous four years, it is possible you won't be awarded a bursary, **but you should still apply.**
- If you've already studied at a higher level e.g. HN or degree, you probably won't get a bursary, **but you should still apply.**
- Your **course** should normally **last for up to one year** and lead to a recognised qualification.
- If your attendance and progress are not satisfactory, your bursary and other payments may be stopped. **Your attendance needs to be 90%. Any absence needs to be self certificated.**

Make sure that you know, and keep to, the procedures for dealing with absence from college.

### 3. Applying

- 3.1. You'll be sent a bursary application form when you're offered a place on your chosen course, but please remember that an offer of a place on a course isn't a guarantee that you'll be given a bursary award.
  - If you are from Orkney, Shetland or the rest of the UK apply to your LEA.
- 3.2. Apply as early as possible because there is a limited amount of money available. Note the closing date for applications in the Bursary booklet.
  - **Be sure to include all the information and documents required.**
  - **Get someone else to look over your form before you send it in.**
  - **Contact Bursaries on ext 4032 for more information**

**Bursaries run drop in sessions please ask at Learner Services reception for more information.**

## Bursary awards: 2010/2011 figures (weekly rates)

Age on start date of course	Living in Parental Home	Not Living in Parental Home
Parentally supported (Under 18)	MA (£30 per week, subject to income)	Maximum £35.40 (if gross income is less than £20,351)
Parentally supported (Over 18- 24 years)	Maximum £70.48 (if gross income is less than £24,275)	Maximum £89.07 (if gross incomes is less than £20,643)
Self supporting*	Maximum £89.07 (if gross incomes is less than £20,643)	Maximum £89.07 (if gross incomes is less than £20,643)

### \*You are a self supporting learner if, by the first day of your course, you:

- are at least 25 years old or
- are married or in an established relationship.
- have supported yourself from earnings or benefits for any 3 years

3.3. If you are under 18 and living in CRM halls of residence, you may be able to get help from the bursary fund, this could be up to 105.30 per week.

3.4. **The first month's college bursary payment will be in two instalments.** If possible, you should try to save some money before you start your course, to help with payment of initial extra costs such as a bus pass.

## 4. Education Maintenance Allowance (EMA)

Some students under 20 will be eligible for an EMA:

- If your course starts in the autumn and you are of school leaving age or under 20 on the start date of your course you may be eligible for an EMA
- If your date of birth is between 1 October 1995 and 29 February 1996, you may be eligible for an EMA from January 2012.

4.1. The amount you receive depends on **household income**, not parental income. Students who qualify for EMA for the first time in 2009-10, will be eligible for a single rate weekly allowance of £30 per week.

Income	No. of dependent children in Full-time education	Award
£0 - £20,351	1	£30
£0 - £22,403	2+	£30

- Normally an EMA can be available for up to 3 years of full time education but **you have to maintain 100% attendance** to receive payments. **Any absence needs to be self certificated.**

Make sure that you know, and keep to, the procedures for dealing with absence from college.

## 5. Travel costs

The amount paid is based on the cheapest form of travel, usually a monthly bus pass, and is included in the monthly bursary payments.

- If you are under 18 on the first day of your course and you live more than two miles from college, you can apply for a non means tested bursary to cover travel costs.
- If you are over 18 on the first day of your course you can also apply for help with travel costs, but the award is means tested.

## 6. Further financial support

6.1. **Dependant's Allowance** if you have legal responsibility for an adult. **£50.77 per week**

### 6.2. Student Discretionary Funds (Hardship Fund)

If you have applied for your full entitlement to a college bursary but you are still in financial hardship, apply for help with some of the costs of:

- **child care**
- **books and equipment**
- **travel**
- **accommodation**
- **disability**
- **living costs**

Application forms for Student Discretionary funds will be available from Learner Services.

## 7. Disability

If you have a disability and you have to meet extra costs in order to come to college, you may be entitled to additional support, for example to pay for essential taxi transport. This help is not means tested. Apply for this Special Educational Needs Allowance on the bursary application form.

## 8. Council Tax Exemption

Full-time learners do not have to pay council tax, but they have to **claim exemption**. Ask the local council office to send you the exemption form and your School Support Assistant will stamp it for you.

You are not automatically exempt from Council Tax. You must register exemption with the council yourself – **Revenuesbenefits@edinburgh.gov.uk Or Tel: 0131 469 5000**

## 9. Benefits

9.1. If you're on benefits and are **not required to be available for work** (mainly people with disabilities and lone parents) you can:

- study full-time **and**
- claim benefits including Housing Benefit, Income Support/Incapacity Benefit **and**
- apply for a bursary to cover the extra costs of college attendance e.g. course and exam fees, books, equipment and travel

**You must tell the Department for Work and Pensions (DWP).**

**Contact a member of the Learner Services Team who will be able to give you advice regarding benefits.**

## SECTION C - Full-Time Higher Education Learners

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**If you are studying an HNC or HND full-time read this section and apply to SAAS for funding**

### 1. Support available

The help with living costs available for home students is a mixture of:

- Student loan
- Young Student Bursary and additional student loan
- supplementary grants
- Student Support Funds (Hardship Fund)

What you can claim depends on your eligibility.

### 2. Eligibility

To be eligible for help from SAAS with **living costs** you must:

- have been **ordinarily resident in the UK for three years** immediately before the first day of the first academic year of the course. If you were absent only because you or your family were temporarily employed abroad, you will be treated as if your ordinary residence in Britain had not been interrupted.
- **be ordinarily resident in Scotland** on the first day (1 August) of the first academic year of your course. (Other UK students apply for a loan through their LEA)
- **be on a full-time course “designated” for learner support.** Before starting a course students from outside Scotland must always check with their LEA that the course is designated for funding.
- **be under 50 at the start of the course** or, if 50 to 54, you must intend to return to employment when you complete the course

If you are **not a UK national** you **must also be settled** in the

UK (Immigration Act 1971) on the first day (1 August) of the first academic year of your course.

### 3. Student loans

#### 3.1. Applying

If you need help with living costs, **apply to the Student Awards Agency for Scotland (SAAS)** for a loan when you apply for payment of your tuition fees. You should **apply as soon as possible** after you receive a conditional or unconditional offer of a place on a course.

**3.2. Loan amounts for 2010/2011:** Part of the money is not means tested and is available to all eligible applicants, but part is means tested against the income of the student, or the student's parents or spouse/partner. You won't have to start repaying your loan until you have completed



## 5. Independent Students' Bursary

If you are an 'independent student' studying in Scotland, you may be eligible for the **Independent Students' Bursary**.

You must meet one of the following conditions:

- Over 25
- Married
- In a civil partnership
- Living with a partner
- Your parents are no longer alive

This bursary is available for learners who meet the criteria and whose household income is less than £34,195. The maximum rate is £1,000 if your household income is £19,310 or less per year or if you are single.

## 6. Supplementary grants

You may be able to claim additional help in the form of **non repayable, mainly means tested grants** even if previously you have had help for a full-time higher education course.

**You can apply to SAAS for:**

- 6.1. **Dependant's Grant** for a dependent husband, wife, civil partner or other adult dependant who is not a student. Maximum award: **£2640**
- 6.2. **Lone Parent's Grant** of up to **£1,305** if you are a widowed, divorced, separated or single student with at least one dependent child.
- 6.3. **Care Leaver's Grant** if you were in care immediately before starting your course, or you were in care when you finished your compulsory schooling to help with accommodation costs in the summer break. Award: **up to £105 per week**.
- 6.4. **Disabled Student's Allowance (DSA)** if you have a disability, to cover certain additional expenses arising because you have become a student. This help is not means-tested. Contact SAAS for more information or speak to a Learner Support Officer in Student Services at college.

**It is important to apply as early as possible for this help.**

## 7. Other help available through college

### 7.1. Student Discretionary Funds (Hardship Fund)

You can apply to the college for help with a grant, not a loan, towards some of the costs of:

- **child care**
- **travel**
- **disability**
- **books and equipment**
- **accommodation**
- **living costs**

Before applying, you should have taken up your maximum entitlement to a student loan and other grants. **You must provide evidence** to support your application.

Application forms for help from the Student Discretionary Funds will be available from Student Services.

Learner Services run **Funding & Money Matters drop-ins** daily from the Learner Services office. You can speak to a Learner Services Officer about the Discretionary Fund or about any financial issues you are having. All drop-ins are confidential.

## 8. Benefits

Most full-time learners can't claim benefit, but if you are **not required to be available for work** (mainly people with disabilities or lone parents) you may be able to study fulltime and still claim Income Support and Housing Benefit.

When your entitlement to Income Support and other benefits is being calculated, **all your income is generally taken into account including the student loan or any student grants. It is often the case that a student's benefits reduce considerably as a result of this. If you claim benefits, always check with the Department for Work and Pensions (DWP) before starting a course of study.**

## 9. Council Tax Exemption

Full-time students do not have to pay council tax, but they have to **claim exemption**. Ask the local council office to send you the exemption form and your School Support Assistant will stamp it for you.

You are not automatically exempt from Council Tax.

You must register exemption with the council yourself – **revenuesbenefits@edinburgh.gov.uk or Tel: 0131 469 5000**

# SECTION D - Part-time Learners

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**If you are studying any course part-time read this section.**

### 1. Fees

Fees are normally payable for part-time courses, but many learners can claim exemption from paying fees.

### 2. Exemption from Tuition Fees \* information correct at time of printing. 2011/12 policy not yet available at time of printing.

2.1. You can apply for exemption from tuition fees if you are **a part-time learner student, over 16, studying sixteen hours or less per week, have been resident in the UK for the last 3 years AND:**

- **you or your family** are receiving Income Support, Working Tax Credit, Pension Credit or Housing Benefit or Income-based Job Seekers Allowance, income related employment and support allowance (ESA) or'
- **you** are receiving Carer's Allowance, Disability Living Allowance, Severe Disablement Allowance, Incapacity Benefit, Attendance Allowance or Contributory Employment and Support Allowance
- **you** are in the care of local authority and are living in a foster home or children's home regardless of your age
- a state school pupil undertaking college activities forming part of your school based curriculum
- privately or home educated school pupil

- **'your** family's taxable income for tax year **2009/2010** was equivalent to or less than: **£8,282** (households with only one person), **£ 12.395** (households consisting of a couple without children), **£ 18,977** (households with dependant children)'

You can also apply for exemption from tuition fees if you, your spouse or your parent(s) is an asylum seeker.

2.2. **To apply for exemption**, tick the relevant box on the application form and you will be sent an exemption form if your course is eligible.

### **3. Jobseeker's Allowance and 16 Hours Part-time Study**

If you are unemployed, you can claim JSA and study **part-time, but NOT full-time, because you have to remain available for work and actively seeking work.**

This means:

- you can't join a full-time course, even if it is less than 16 hours per week
- you can do up to 16 guided hours of study per week. Guided hours means time when you are being guided towards your qualification through lectures, tutorials, supervised study in libraries, open learning centres, learning workshops, assessment meetings etc. It doesn't include hours where there is just general supervision or help
- you can study up to 16 hours per week in classrooms, workshops etc. If this part of the course is less than 16 hours per week, you can also study by other methods up to, but not exceeding, 21 hours per week.

**If you hope to study by this method, you should tell the Department for Work and Pensions (DWP) that you intend to enrol on a course.** They will give you a questionnaire to complete, and you must ensure that you can be reached immediately if a job vacancy comes up.

### **4. Part-time Further Education Learners**

Students on benefits can sometimes apply for a part-time bursary to help with study-related costs i.e. books, equipment and travel, without affecting their benefits. For details, contact **Bursaries on ext 4032.**

### **5. Part-time Higher Education Learners**

#### **ILA Scotland update**

On 1 April 2011, ILA500 was replaced with a new Part-Time Fee Grant that will be delivered by the Student Awards Agency for Scotland (SAAS).

Visit the SAAS website **[www.student-support-saas.gov.uk](http://www.student-support-saas.gov.uk)** to find out more and download an application form.

To qualify for this funding, you should have an individual income of £22,000 a year or less.

**You can only apply for support up to one month after your course starts.**

## 6. Student Discretionary Funds (Hardship Fund)

Both non-advanced and Higher Education students in receipt of fee wavier can apply for help with a grant, not a loan, towards some of the costs of:

- travel
- disability
- books and equipment

## 7. Disabled Student's Allowance

**Apply to SAAS** for non means tested help with expenses arising because you have become a learner if:

- you have a disability **and**
- you are on a **higher education part-time course** which is equivalent to at least 50% of a full-time course.

**Open Learning Learners can apply.**

# SECTION E – Other Funding Available for Learners

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## 1. Tax Credits

If you are responsible for at least one child you should be able to claim Child Tax Credit. If you work more than 16 hours per week, you may be able to claim Working Tax Credit. Contact the Inland Revenue on: **0845 300 3900** or **[www.taxcredits.inlandrevenue.gov.uk](http://www.taxcredits.inlandrevenue.gov.uk)**

## 2. Career Development Loans

You may be able to apply for a Career Development Loan (CDL) if:

- you are over 18 **and**
- you cannot get funding to pay for the course you want to do

A CDL can cover up to 80% of course fees plus other costs for any type of full-time, part-time or distance learning course as long as the course:

- is related to a job and
- lasts no more than two years plus, where relevant, up to one year's practical experience where it is part of the course.

However, you have to start paying back a CDL as soon as your course finishes.

If you are claiming, or wish to claim benefits, you should check how your benefits might be affected if you take out a CDL.

For more information, telephone **0800 585 505** or visit **[www.direct.gov.uk](http://www.direct.gov.uk)** or ask Learner Services.

## 3. Educational Trusts/Endowments/Sponsorship

3.1. If you're not eligible for support from public funds, you could consult "The Directory of Grant Making Trusts", "The Grants Register" or "The Charities Digest", which are available in public reference libraries.

3.2. Higher Education students can also ask SAAS to search the “Register of Educational Endowments” which gives information about Scottish trusts which can help some students. Many of these are local, and eligibility often depends on where you live or where you were born.

Enquiry forms should be obtained from SAAS.

3.3. Your local Job Centre should have details about sponsorship and scholarships which might be available from industrial organisations. Or try [www.scholarship-search.org.uk](http://www.scholarship-search.org.uk)

**This booklet has been published in College by Learner Services as a guide to your entitlement to financial help while studying. You are responsible for checking the information and your situation with SAAS, your LEA, the Student Funding Officer or the Department for Work and Pensions as appropriate.**

## SECTION F- Jobzone

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If you need to get a part-time or holiday job to help fund your studies then **Jobzone Plus at the Waterfront for learners** can help. We can assist you in finding a job that will fit around your studies and allow you to develop valuable skills while also giving you the all-important cash! Jobzone offers support with writing a CV, filling out application forms, interview techniques and where to look for work. We also offer advice on tax, National Insurance and working regulations.

You can register for Jobzone Plus at our website [www.jobzoneplus.co.uk](http://www.jobzoneplus.co.uk) or by dropping in to Learner Services. Drop-in sessions are Tuesday and Thursdays between 11-1 pm

Useful contacts:

**National Insurance**  
**Job Centre Plus**  
**Advice on working rights**  
**Making career decisions**

**0845 600 0643**  
**[www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)**  
**[www.worksmart.org.uk](http://www.worksmart.org.uk)**  
**[www.careers-scotland.org.uk](http://www.careers-scotland.org.uk)**

## SECTION G- Advice, Guidance and Support

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For whatever reason, people can find themselves in debt and unable to pay their bills. Edinburgh's Telford College offers confidential advice, guidance and support that may help when there seems to be nowhere else to turn. (Personal Matters Advice and Referral Service).

Learner Services are also able to offer help and advice regarding:

- budgeting
- money management
- debt help

Learner Services are working with the FSA (Financial Services Authority) to help promote student's financial awareness and skills.

**For more information about these services and times please ask a member of the Learner Services team.**

## SECTION H- Budgeting

Budgeting is all about balancing the amount of money you have coming in (income), with how much you spend (expenses). It's not always easy, but it is very important and helps you make ends meet.

With an accurate budget, you'll be able to cut out unnecessary expenses and save money, or stop running up big debts. If you already have debt problems, a budget will show you how much spare cash you have.

Here is a possible learner budget for session 2010-II. These figures are only a rough guide as every student is different and costs can vary a lot

**Stacey is studying Digital Media, funded by a college bursary of £3,206.52** (based on £89.07 per week on a 38 week course)

Your Income	£ / monthly	Your Spending	£ / monthly
Bursary	£ 356.28	Rent	£ 280
Parental Allowance	£ 0.00	Bills (including phone)	£ 160
Part Time Job	£ 200	Insurance	£8
Benefits	£ 000	Travel	£ 48
Other	£ 000	Food & Clothes	£ 200
		Beer/Wine/ Going Out	£ 140
<b>Total Income</b>	<b>£ 556.28</b>	<b>Total Spending</b>	<b>£ 836</b>

In this example, Stacey's weekly spending is £297.72 more than her monthly income. If this was your budget, you would have to take action to close the gap. Stacey could help balance her budget by doing one or all of the following:

- Taking on more hours at work
- Buying a monthly bus pass
- Cutting back on spending in non-essential areas
- Checking she have claimed all the funding benefits she is entitled to

**Remember- your money is your responsibility.** The college expects you to take reasonable steps to manage your money and close the gap between income and expenditure.

If you would like help and advice on budgeting and managing your money, Learner Services run **Funding & Money Matters drop-ins 10.00 – 15.00 Monday-Friday in the Learner Services.**

## BUDGET FORM

Use this form to help you work out your personal budget, calculating your income and expenditure either per month or per week. Income includes benefits such as Child Benefit, support from parents, part-time wages etc.

Income	Month/Week	Expenditure	Month/Week
		Rent	
		Food	
		Clothing	
		Toiletries	
		Heating/Lighting	
		Travel	
		Childcare	
		Books/Equipment	
		Insurance	
		Telephone	
		TV Rental/Licence	
		Social Life	
		Other	
Total Income		Total Expenditure	

Is your income less than your likely expenditure? If so, **don't panic, but ask for help and advice now** about how to close the gap.

**Don't let debts of any kind pile up.** Start dealing with money problems as soon as they appear. Don't just hope that they will go away. Come to one of the **Learner Services** drop-ins dealing with money, bursaries etc where you can get **free, friendly advice** about any money problem that is troubling you, and where you can check that you are claiming all the support you are entitled to.

## USEFUL CONTACTS

Bursaries - Tel: 0131 559 4032 / 4025

[studentfunding.help@ed-coll.ac.uk](mailto:studentfunding.help@ed-coll.ac.uk)

Student Award Agency Scotland (SAS) - Tel: 0845 111 1711  
[saas.geu@scotland.gsi.gov.uk](mailto:saas.geu@scotland.gsi.gov.uk) (General Enquiry Unit)

[www.saas.gov.uk](http://www.saas.gov.uk),  
Fax: 0131 224 5887

ILA Scotland - Tel: 0808 100 1090  
Email:[enquiries@ilascotland.org.uk](mailto:enquiries@ilascotland.org.uk)

[www.ilascotland.org.uk](http://www.ilascotland.org.uk)

Edinburgh Council Tax Department - Revenues & Benefits Division 0131 469 5000  
[revenuesbenefits@edinburgh.gov.uk](mailto:revenuesbenefits@edinburgh.gov.uk)

Department for work and pensions (DWP) - Benefit enquiry line: 0800 88 22 00 (free)  
Text phone: 0800 24 33 55 (free)

[www.dwp.gov.uk](http://www.dwp.gov.uk)

Student Discretionary Fund - Tel: 0131 559 4209 / 4251

[studentfunding@ed-coll.ac.uk](mailto:studentfunding@ed-coll.ac.uk)

Career Development Loans - Tel: 0800 585 505

Tax Credits - Inland Revenue 0845 300 3900

[www.taxcredits.inlandrevenue.gov.uk](http://www.taxcredits.inlandrevenue.gov.uk)

Finance Office (Fee Payment / Fee Exemption) - Tel: 0131 559 4026 / 4027 / 4029  
[Finance@ed-coll.ac.uk](mailto:Finance@ed-coll.ac.uk)

# WOW



Edinburgh's Telford College strives to be an inclusive College that welcomes and supports learners from all age and ethnic groups, genders, abilities, sexual orientations, cultural and religious backgrounds.

The College has developed policies to ensure that unfair discrimination does not occur and is ethically and legally committed to equal opportunity in all institutional areas of activity. Appropriate remedial and, if necessary, disciplinary action will be taken in order to eliminate discrimination wherever it occurs. Telford is founded on the principles of creating an inclusive College, one College for all.

**If you have any questions about funding  
please contact us:**

**[studentfunding@ed-coll.ac.uk](mailto:studentfunding@ed-coll.ac.uk)**

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