



Financial support for students



East Berkshire College

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Have you investigated the full cost of coming to college? There could be all sorts of costs associated with attending your course - travel, books, equipment, course fees, as well as childcare and other costs particular to your personal or family situation. A simple budget can ensure you have enough money to fulfil your potential - and there is support available.

Planning your budget

Managing a budget is not as hard as it sounds, but it is an important part of life. Making the initial commitment to live according to your budget is the hardest part. If you have done that, you are well on your way to wise spending and saving.

Step 1 - Income

Work out what your total income will be for the term - simply add together:

- any money you receive from your parents
- your grant/EMA/ALG
- wages from your job if applicable

This is your income for the year. Divide your total income for the term by the number of weeks in the term and you get a weekly figure.

Step 2 - Expenditure

You then need to consider your expenses probably include the following:

- Course materials
- Mobile phone
- Food
- Rent and bills
- Travel
- Books

Step 3 - Doing the sums

Add together your daily expenditure for travel, food and other costs. When you have worked out your termly costs for all these expenses, divide it by the number of weeks in the term. This gives you the weekly figure. Now compare your income with your expenditure.

Ways to reduce spending

- Look into buying a weekly bus or train ticket
- Reduce your food budget by bringing in a packed lunch from home
- Use your mobile less
- Try to share books and equipment

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We understand that the cost of studying, whether it's full or part-time, can add up. It is important for you to take a responsible and organised approach to your budgeting - considering the support that may be available to you is an important and helpful part of this process.

If you are a student with a low household income, there are a number of ways that we may be able to support you financially - to help you successfully complete your course.

Education Maintenance Allowance (EMA)

This is a means-tested scheme that has been designed to reward full-time students for 100% attendance. You can apply for the EMA if you are aged 16-18 on 31 August 2008, and your household income is £30,810 or less. Awards of up to £30 per week will be given for full attendance. Bonuses are awarded for achievement and good behaviour. For further details call 0808 101 6219 or visit www.ema.dfes.gov.uk.

Adult Learning Grant (ALG)

This scheme, targeted at adults (19+), aims to help with the cost of learning. To be eligible, you must:

- be 19 or older
- be ordinarily resident in the UK for 3 yrs before the start of the course

- be studying full-time for a first full Level 2 or 3 qualification
 - have a household income of less than £19,513 if living alone, or less than £30,810 if living with a partner
- Please note part-time learners and those in receipt of an income-based benefit do not qualify. For information, eligibility criteria and application forms call 0845 456 0027 or visit www.learn-direct-advice.co.uk/featured/alg/

Local Education Authority (LEA) travel schemes

The College, in partnership with Slough Borough Council, has teamed up with First Buses to provide the Student Reduced Fare Card. This allows full-time students, aged between 16-18 who live in Slough, to travel at under-16 prices. For further information contact the council's

Student Support Department on 01753 875700 or drop into Student Services for an application form. Students living in other boroughs should contact their local LEA for information on travel schemes. If you are ineligible for local transport schemes you can apply to the Learner Support Fund for help with your travel costs.

Childcare for 16-19 year old parents

If you are aged 16-19 and need help with childcare costs, you should apply directly to the Care to Learn team (Department for Education & Skills) on their helpline 0845 600 2809 or visit www.dfes.gov.uk/caretolearn. If you are 20 or over, you can apply for financial support to help with childcare from the Learner Support Fund (see next page).

The Learner Support Fund

The College has a Learner Support Fund which can provide financial assistance to students on a low income. You should check your eligibility for both EMA and ALG before applying to the Learner Support Fund. However, in exceptional circumstances, students in receipt of EMA or ALG, who have particularly high travel or materials costs, can apply to the Learner Support Fund for additional support.

Funding is available for:

- travel costs on public transport only and for distances over two miles
- childcare costs when using a registered childcare provider
- essential course materials and equipment
- essential course books

You may be eligible if you:

- are studying on a full-time course or a substantial part-time LSC-funded further education course and:
- have a household income of less than £30,810 per year, or
- are in receipt of an income-based benefit, or
- are in receipt of Working Tax Credit or Pension Credit, or
- are an Asylum Seeker aged 16-18

How do I apply?

You must fully complete an FS1 form and provide evidence of your income i.e. a letter from Jobcentre Plus; a P60; or Working Tax Credit award. You may also be asked to provide bank statements. All information provided will be confidential and kept in accordance with the Data Protection Act 1984 & 1998. You can pick up an application form (FS1) at Student Finance (Langley) or Student Services (Windsor).

For more information about financial support please contact the Student Finance team on 01753 793368 or e-mail student.finance@eastberks.ac.uk.

Important information

It is important to note that if your attendance or attainment drops below 90% at any time during your course, your award will automatically be cancelled. Please also note that an application does not guarantee an award. The Learner Support Fund is cash-limited and is allocated on a first come, first served basis to eligible applicants.



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