

Student Funding FAQ'S and useful Links

What funding is available?

We have bursary (living costs), EMA, travel, childcare and accommodation funding available dependant on your circumstances.

How do I apply for funding?

Once you have accepted a place on a course at West College Scotland (WCS) you will be sent an email inviting you to apply for funding with the link to our online application site - CAMS. Your student reference number will be shown on this email – this will be your username for CAMS. Returning users should use your Student Reference number and password you set up when applying for funding in previous year. If you forget your password, please see our CAMS user guide for help with resetting it. If you are studying at Further Education (FE) Level (e.g. NC, NPA, NQ, Access, Int 1, Int 2, SVQ) or are on a Learner Development Course then you should apply to WCS for all your funding using our CAMS system. This application covers tuition Fees, EMA, bursary, childcare and travel funding. There is also a separate application if you require help with accommodation funding.

If you are studying at Higher Education (HE) level, then you should apply to SAAS for tuition fees and living costs. You should only complete a CAMS application if you require additional funding for Accommodation or Childcare costs. Only students who have been awarded and are in receipt of the maximum loan can apply for assistance to these funds.

There will be a document checklist at the end of the application, this will also be emailed to you. These are the documents that we require to process your application, although this list is not extensive and further documents may be required when a member of the team processes your application. These documents should be uploaded directly to your application. Only clear photographic evidence which can be read in full will be accepted, guides to completing CAMS applications and uploading documents are available on the college website.

How long will it take for me to find out if my application has been successful?

At our busiest times (August and September) it can take up to 6 weeks for us to process your application. We ask that you submit your application and supporting documentation by 23rd August 2020 to guarantee a decision on funding before your start date of course and suggest you complete your application and upload requested documents as soon as you receive your invite to apply. Please read the requested document checklist carefully to ensure you upload the correct documents to avoid any further delays when we process your application.

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Can I get help to pay my rent/mortgage?

Yes, WCS use our discretionary funds to help students with formal accommodation costs. You may qualify for this fund, which is an additional £40 per week, if you have a tenancy or mortgage agreement in your name, your household income is under £32000 per year and you do not receive a benefit from another source to help pay housing costs (e.g. Housing Benefit or Universal Credit).

Both FE and HE students should complete the CAMS Accommodation application if they wish to apply for accommodation funding. If you are a HE student, you MUST have claimed the maximum student loan from SAAS.

Can I apply for help towards childcare costs while I study?

Yes, we have childcare funds you may qualify for. Generally, we can pay up to £7000 per student per year towards the cost of childcare during your timetabled hours if you meet our criteria. Your household income must be under £32000 per year, there should not be another Parent/Carer available at home (some exceptions apply) and if you are a HE student you MUST have claimed the maximum student loan from SAAS. Please contact us to discuss your eligibility in more detail. You should source your own place at a childcare provider registered with Care Inspectorate Scotland, you can find registered childcare in your area on their website. There are also nursery places available at our Greenock and Paisley Campus nurseries for children aged 2 years 10 months – 5 years. For further information on our internal nursery facilities please visit our college website or email nursery@wcs.ac.uk.

FE students should complete the childcare section within the bursary application on CAMS to apply for childcare funding and HE students should complete the childcare application on CAMS.

Please note we only pay childcare for term time, no childcare funding will be paid before the official start date of the course or for October, Christmas, and Spring Breaks. We normally pay for the short one-day Public holidays.

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Can I get help with travel costs?

If you are a FE student, live more than 2 miles from campus and do not receive funding for help with travel from another source such as DLA/PIP or a bus pass, then you may qualify for help. This will be looked at on an individual basis, please contact us for more information.

You should complete the travel section in the CAMS bursary application.

HE students do not generally qualify for help with travel costs, if you have additional support needs please contact SAAS directly.

How will I know how much will I be paid?

You will be sent an award, by email detailing if and how much you have been awarded. In the meantime, you can access funding advice and a funding calculator on the SIS website here: <https://www.studentinformation.gov.scot/>

When will I be paid?

Instalments of awarded funds (excluding travel assistance) are paid two weeks in arrears requiring satisfactory reports of attendance/engagement, conduct and progress in each week. There will be no part payment made for any funds in the event of an unsatisfactory report in the attendance check period. The attendance period will be checked retrospectively therefore any period of unsatisfactory attendance will affect any future payments. Some exclusions may apply around holidays and bank holidays. You will be sent a payment schedule detailing each pay date of you are awarded funding.

Will my benefits stop?

It depends on your individual circumstances and which benefits you are on. There are a lot of benefits that you can remain on while at college, please contact us for more information as it is normally more beneficial for you to remain on your benefit rather than claim student funding. We can advise you of the best route for you. Some benefits are not affected at all by student funding such as Child Benefit and Child Tax Credits.

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I'm Care Experienced, is there any additional funding to help support me?

Yes, we now have an enhanced rate of bursary for Students who have been Care Experienced or looked after under certain circumstances at any point of their lives. We need proof of this from an official body (Eg a social worker or local authority) for you to qualify. The college also has a dedicated team to help support Care Experienced students.

I don't live with my parents you are asking for their income information, why?

If you are under 25 then you are automatically classed as a "Parentally Supported Student" regardless of where you live. There are a few exclusions to this for example:

- You have a child who you are financially responsible for (i.e. you are claiming child benefit for),
- You are living in an established relationship outside the parental home - Proof such as joint mortgage/tenancy will be required.
- You have been financially independent for 3 full tax years through benefits or full-time employment – Proof such as 3 P60's will be required
- You have lived in your own property for 3 or more years prior to the start of the course – Proof such as tenancy/mortgage agreement will be required
- You are Care Experienced or are formally estranged from your Parents – Proof such as confirmation from a social worker will be required.

I am not a UK national, can I apply for a bursary or to have my tuition fees paid?

Please contact us directly to discuss your funding options, some non-UK nationals may qualify for some help with funding dependent individual circumstances. You can access further information and advice on residency criteria on the SIS website:

<https://www.studentinformation.gov.scot/>

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Can I work while I'm at college?

Yes! Your own income earned from employment isn't taken in to consideration when calculating your funding. If you work and claim Working Tax Credit, then the amount of Working Tax Credit you receive can reduce funding. Just make sure it won't affect any benefits you may be claiming from other agencies. More information on finding work can be found on the SIS website: <https://www.studentinformation.gov.scot/>

How can I contact you?

You can email us at studentfunding@wcs.ac.uk or call us on 01475 553150

Useful Links

Student Information Scotland Portal (SIS)	https://www.studentinformation.gov.scot/
WCS Care Experience Support	http://student.westcollegescotland.ac.uk/index.php/advice/care-leavers-and-experienced/
WCS Nurseries	https://www.westcollegescotland.ac.uk/students/nursery/nursery-provision/
WCS Student Funding	https://www.westcollegescotland.ac.uk/students/funding-information/
SAAS	https://myportal.saas.gov.uk/saas/login
Department for Work and Pensions	https://www.gov.uk/government/organisations/department-for-work-pensions
EMA Scotland	https://www.mygov.scot/ema/
Care Inspectorate Scotland	https://www.careinspectorate.com/