

We have tried to keep the information on your award letter as simple as possible. This Factsheet is part of your award documentation and will explain how your award has been calculated and how your payments are made up.

The Award Letter and real time Payment Schedule

You will receive an award or reject letter for each fund you have applied for when we have received all necessary documents and assessed your eligibility. The award letter will be sent to the letters page of the Funding area of Student Records.

If given an award, each letter will give you amounts payable to you (or for you, if being paid to another person/organisation on your behalf e.g., taxi company) and the dates the payments are scheduled to be made.

A full schedule of payment dates is available in the funding area of your Student Records account under the "Payment Schedule", "Moray" tabs and is called "View Payment Schedule". This shows you live information and progress of each award payment. If you have not attended/engaged in all your classes in an attendance/engagement period, you are likely to have a payment withheld and you will see that there. If you have not received a payment which was due to be paid to you, there will normally be a message "See Student Services for more information". In these circumstances, please contact them on 01343 576265 or 576354.

If you are refused an award the letter will tell you why you are not receiving an award. It will also tell you if you have the right to appeal and how to submit an appeal.

We recommend that you download a copy of your award letter for evidence of your status as a full-time student for Benefits and Council Tax purposes. You may also need this as evidence of your student status for other colleges in the future.

Course Details

The letter will tell you the course which you have had funding assessed for and the start and end date of the funding. The award is valid for that course only and between the given dates. The dates are normally the first day of the course (or later if you have indicated you will be starting late) and the last day of the course.

Further Education Students who turn 16 on or after 01 October 2023

Where your 16th birthday is on or after 01 October, you are a Secondary Education school pupil until your school leaving date. You should contact your school or your local education department for information on funding available until the College funds start in January 2024.

Award Allowances available for your circumstances

Each fund is made up of specific allowances and there is a maximum for each. The amounts in this section of the award letter state what you are being offered under each fund allowance.

ALLOWANCES ALLOCATED FOR EMA, CHILDCARE AND TRAVEL ARE PAID FOR TERM WEEKS ONLY. NO PAYMENTS WILL BE MADE FOR HOLIDAY WEEKS.

Terms and Conditions of Award

When you accept an offer of a Bursary, Education Maintenance Allowance, Childcare Fund and/or Discretionary Hardship Fund you are also agreeing to the Terms & Conditions of the award. If you fail to keep to any of these Conditions, payment of your Award may be cancelled, and any over-payment will have to be repaid to the College. The Terms & Conditions state that you will:

- Achieve and maintain a standard of attendance of 100% for EMA Funds.
- Attend all classes in line with the college Attendance and Engagement procedure for all other funds.
- Achieve and maintain a standard of progress as agreed in the Individual Learning Plan.
- Advise Student Services should you withdraw or transfer from this course.
- Comply with the Absence Reporting Procedure.
- Adopt a code of conduct which complies with all College Rules, Regulations, Policies and Procedures.

For a copy of the full Terms & Conditions of Award, login to the Funding area of your Student Records account or contact Student Services on 01343 576265 or 576354.

Payment of Award

Your award will be paid by BACs transfers and paid into the account that you told us about on your application.

Each fund has specific payment dates, and it is **your responsibility to ensure you have sufficient funds to support you until these are payable to you**. If you have any concerns about whether you are receiving your full entitlement to this or any fund, please contact Student Services.

EMA, FE Bursaries and Discretionary Hardship Funds are paid two weeks in arrears. Payment dates for each of the funds may differ so please check the payment schedule on your Student Records account for the relevant dates.

Childcare Funds are paid weekly in arrears, please check the payment schedule on your Student Records account for the relevant dates.

As mentioned above, your Student Records account has a section called Payment Schedule where you can view your statement of award payments. There is a statement for each fund, and it shows each individual payment of the award and the live payment status.

More Information

If you have any questions regarding the calculation of an award or any other financial support available, please do not hesitate to contact a Student Funding Adviser.

Telephone 01343 576328

E mail Student.Finance@moray.uhi.ac.uk

Website www.moray.ac.uk/moray-college/how/fees-money-support.php

FUND ALLOWANCES EXPLAINED

FURTHER EDUCATION BURSARY ALLOWANCES

Students Maintenance Allowance & Dependants Allowance

This allowance is intended to cover general living costs and will be considered only for full time study unless you are entitled to receive alternative support e.g., Education Maintenance Allowance, Universal Credit, Income Support, Employment & Support Allowance, Incapacity Benefit, Statutory Maternity, Paternity or Sick Pay, etc. This allowance also includes amounts payable to students who are entitled to the Away from Home Allowance.

Travel Allowance

The Scottish Government provides free Bus Travel to Young people under 22 years, persons 60+ years and Disabled travellers.

If you meet the criteria to access free bus travel, you are expected to use this for all college related travel where possible. No Travel Allowance will be awarded from FE Bursary funds to you for the time you are eligible for free bus travel even if you choose to travel by car/car-share for your convenience.

You will only be considered for a Travel Allowance if you are:

- Under 22 years of age and do not live on or near a bus route thus you require either to use your own or train transport to get you to college in good time for classes; or
- 22-59 years, and you live two miles or more from the college; or
- You require to take a dependent child/ren to school or childcare which would require you to use your own transport.

Where we have awarded you a Travel Allowance, please note that the amount is based on the most cost-effective transport for your area per the sequence of tickets listed below. This is a requirement by the Scottish Funding Council who issue Student Support funds.

Term	Full Time Student Ticket Sequence
Induction week to Christmas break:	four, 4 week *unirider, *megarider or *megarider+ tickets and two, weekly ticket.
Christmas to the Easter break:	three, 4 week *unirider, *megarider or *megarider+ tickets and one weekly ticket.
Easter break to the end of term:	two, 4 week *unirider, *megarider or *megarider+ tickets.

The cost of these tickets is totalled for the year and then divided over the term weeks to give an average weekly rate.

You are of course, free to choose your own mode of travel; however, you will be responsible for any additional costs because of this. Failure to purchase an appropriate ticket will not be considered an acceptable reason for non- attendance/non-engagement. *Tickets for Full time students are normally a 4 week unirider, megarider or megarider+ ticket depending on which ticket covers your journey to College.

Part time student travel is based on actual cost for days travelled or the full-time sequence where attendance is required for four days or more, whichever is the more cost-effective.

Stagecoach/Bluebird Bus tickets can be bought from the bus driver or at Stagecoach/Bluebird offices, online at www.stagecoachbus.com and follow the "Tickets" link. If you are unable to buy your tickets online, contact Stagecoach/Bluebird to find out if there are any local shops in your area which sell these tickets.

Please note that travel is paid for term weeks only. The cost of Taxi transport, only arranged for individuals on health or disability grounds, may not be shown in your award letter before the course starts, but will appear or be adjusted to the actual cost incurred on your Payment Summary each time a payment is made. The taxi cost will be met through the Bursary Additional Support Needs Allowance which covers the cost in full based on the taxi being provided for medical/disability reasons. **Only Taxis arranged by the College will be paid from Bursary Funds.** Where no public transport is available for all or part of your journey, mileage is paid at **twenty two** pence per mile.

Travel Costs during COVID Local or National Lockdown Restrictions

Where there are Lockdown restrictions in place which affect your requirement to attend college or a placement in person, travel costs will not be payable as detailed on your award letter. The Scottish Funding Council do not permit the College to pay travel costs when you are not required to travel.

Placement Travel Costs

Where you incur costs that exceed the travel allowance for travel to College, you can claim for the additional cost by completing the Placement Travel Expense Claim form which is available in your Student Records account. The form is in the useful documents section of the Funding area of your Student Records account, in the Section for Moray.

Study Costs (Books, Equipment, Uniform and Disclosure Scotland Checks)

The study costs element of your award is calculated by the Department and is to cover the cost of essential course equipment, uniforms, and texts. Where no study costs are awarded, either no materials are required, or the department will supply the materials to you. If you are requested to buy necessary materials not included in the allowance, please contact Student Services to ensure the cost will be covered before you buy them.

Where you are required to purchase Study items, you will be notified by the Registry Team prior to your course start date. If eligible for this to be covered by the Bursary, this is normally paid to you in full in the first instalment of your award. The Department staff will want you to purchase these items as soon as possible after you receive the Bursary Payment if you are unable to purchase them for the course start date.

Where study costs are supplied by the department, the cost will be paid to the department. During COVID restrictions for attending College or placements in person, it may be that you are issued with College owned equipment to enable you undertake work at home. In these circumstances you will be required to sign a loan/hire agreement for the equipment which must be returned. The cost of the equipment being provided for you is paid to the department at or soon after these are provided to you and will appear on your award letter and the payment schedule under the column titled “£ (Amount Payable to 3rd party (taxi Company/College etc))”.

Where College owned equipment is not returned at the end of the loan/hire period, you may be invoiced for the cost of the item issued.

EDUCATION MAINTENANCE (EMA) ALLOWANCE

Learning Agreement

To receive your first payment of the EMA, you will have to complete a Learning Agreement with your Learning Development Worker soon after you start the course. The Learning Agreement is on the Award Letters page, in the Funding area of your Student Records account. You can either sign this or confirm your agreement to the Learning Agreement terms email which will be sent to you by your LDW once you meet with them. **Payment cannot be made until Student Finance receive the completed Learning Agreement.**

ATTENDANCE, ENGAGEMENT AND ABSENCE

Attendance/engagement is crucial if a student is to achieve the qualifications, he/she is aiming for.

100% attendance is a requirement for payment of the Educational Maintenance Allowance (EMA). Students who do not achieve this percentage risk having their funding stopped. It is very important that students account for any absences from their course.

ABSENCE REPORTING

It is essential that you report all absences to Student Services in line with the College Absence Procedure which is available on the College website.

FAILURE TO DO THIS WILL RESULT IN PAYMENTS BEING STOPPED. YOU ARE RESPONSIBLE FOR YOUR OWN ABSENCE REPORTING.

No letters will be sent to you with regards absence, the money will be stopped immediately when you are below the required attendance/engagement level, if you have not followed this procedure. Your "View your statement" will display the payment status of your allowances.

If you are likely to be absent for a prolonged period (4 weeks or more) on grounds of ill-health or for other genuine reasons, payments will cease after four weeks, for any absence. A guidance interview will be required to decide whether payments will be reinstated.

DISCRETIONARY HARDSHIP FUND ALLOWANCES (inc. COVID Support Funds)

Accommodation Costs

If you are a single independent student with no access to support from Universal Credit Housing Element or Housing Benefit or earnings, you may be awarded Discretionary Hardship Funds to assist with the cost of accommodation.

Emergency Support

You may be considered for assistance from Discretionary Hardship Funds if you experience financial hardship due to unforeseen circumstances which are out with your ability to manage. In these circumstances you must submit a "Re-assessment/appeal" request through the Evidence page in the Funding area of your Student Records account. You will then be advised of what information is required from you to support your request and how it will be processed.

CHILDCARE FUND ALLOWANCE

This award is for the registered formal childcare provider detailed in your application. Payment of the award is dependent on you submitting Childcare Expense Claim Forms to Childcare.Moray@uhi.ac.uk (except for Moray College Nursery where payment will be made by an internal college transfer of funds). **Childcare Funds are payable for the term weeks of your course only, no payments will be made for either College holidays or closure days.** We recommend you check with your childcare provider whether they will charge you for the weeks you are not required to attend College. Term weeks where the schools have holidays/in-service or where you need to attend a placement, which will incur additional childcare costs, will be adjusted, when known. You must advise us of these additional costs in advance as this is not included in your award. The award has been based on your family's circumstances and the information you supplied on your application, **and it may not cover your childcare costs in full.** If this is the case, it is your responsibility to cover the remainder of the costs or submit full and detailed Income & Expenditure details for the award to be reconsidered.

Childcare Fund payments are payable to students only and it is your responsibility to pay your childcare provider. The award will be payable to you on an average weekly amount. If your weekly claim exceeds this amount we will only pay the average. This is to ensure that you will not be left without funds at the end of your course.

An initial supply of Childcare Expense Claim Forms will be sent to you in mid-August with additional supplies available from Student Services or the College website.

**CHILDCARE EXPENSE CLAIMS MUST BE RECEIVED WITHIN 4 WEEKS OF THE CLAIM
WEEK TO QUALIFY FOR PAYMENT**