

Lets Get Your Funding Sorted 2025 - 2026

www.moray.uhi.ac.uk
student.finance.moray@uhi.ac.uk
01343 576354

Contents

Before You Apply

Residency for Funding	5
-----------------------	---

Further Education Support for Members of the Armed Forces and their Families	6
--	---

Applying

How and When to Apply	8
-----------------------	---

Application Support	9
---------------------	---

Funding

Funding for under 16 year olds	11
--------------------------------	----

16 - 17 year olds	12
-------------------	----

18 - 24 years old - in parental home	14
--------------------------------------	----

18 - 24 years old - away from parental home	16
---	----

Under 25 - independent of parents	18
-----------------------------------	----

25 years old and over	20
-----------------------	----

Care Experienced Students	22
---------------------------	----

Universal Credit Claimants	24
----------------------------	----

Funding for Higher Education students	26
---------------------------------------	----

Education Maintenance Allowance (EMA)	28
---------------------------------------	----

Tuition Fees	29
--------------	----

Further Education (FE) Bursary	30
--------------------------------	----

Further and Higher Education Discretionary Hardship Funds	34
---	----

Further and Higher Education Childcare Funds	36
--	----

Other Funding Sources	38
-----------------------	----

Frequently Asked Questions	40
----------------------------	----

UHI Records	46
-------------	----

Documentation – What information you need to provide	52
--	----

Useful College Contacts for more information and help	57
---	----



**Before You
Apply**

Your Funding Guide for 2025 - 2026

Funding for the course you want to do can be the deciding factor on whether you apply for the course or not. This booklet aims to advise you what you might be eligible for and who to contact for more information.

UHI Moray provides funding for Further Education (FE) courses (SVQs, NCs NQs etc.) through:

- + FE Bursary
- + Education Maintenance Allowance (EMA)
- + FE Childcare Fund
- + FE Discretionary Hardship Fund

and for Higher Education (HE) Courses (HNC HND and Degrees) through:

- + HE Childcare Fund
- + HE Discretionary Hardship Fund

These Funds are allocated to UHI Moray by the Scottish Government through the Scottish Funding Council (SFC) who are responsible for the funding of Further Education courses and SAAS (Student Awards Agency Scotland (SAAS)).

These are public funds to support you while you undertake a course of education, assisting you to improve your level of qualifications and skills.

These funds are an investment in your future and will require you to agree to the terms and conditions of receiving the funds, namely to maintain satisfactory attendance, progress and achievement while abiding by College rules regulations and policies on

- + Equal Opportunities
- + Sexual & Racial Harassment
- + Bullying and Discipline
- + Health and Safety Procedures
- + Smoking
- + Data Protection

This booklet will tell you how UHI Moray process funding applications for the funds we administer and what the funding source is for Full and Part time courses funded through SAAS, SLC and other main funding providers.

Our course information area of our website also has some general information on what the funding sources are for each course.

Your individual funding eligibility will be decided when you complete a funding application and will be subject to any changes to award amounts and income thresholds.

Each fund has eligibility criteria dependent on:

- + what course you want to do
- + if the course is full time or part time
- + whether you are ordinarily resident in Scotland (see Residency section)
- + have you studied before
- + have you been funded before

The Student Information Scotland website provides comprehensive eligibility information for Further and Higher Education courses along with funding calculators advising how much you could receive and budget guides to help you manage your money.

We encourage you to check out your general funding eligibility and the budgeting tools to know what you may be eligible for.

You can find this information at

www.studentinformation.gov.scot

Residency for Funding

To be eligible for funding from the UHI Moray and SAAS administered funds you must be an Ordinary Resident in Scotland on the first day of your course, 21st August 2025 for FE funding or 1st August 2025 for HE funding.

To be ordinarily resident in Scotland, you must have made your home in Scotland intending to stay and live here. If you are just in Scotland to study, but otherwise you would be living elsewhere, you are not ordinarily resident in Scotland.

Normally you will be classed as an ordinary resident if you meet all the following conditions:

- + ordinary residence in Scotland
 - + ordinary residence in the United Kingdom and Islands throughout the period of 3 years immediately preceding the relevant date; and be one of the following-
 - + settled in the United Kingdom within the meaning given by section 33(2A) (Interpretation) of the Immigration Act; or
 - + a person (who has not applied for refugee status) but has been informed in writing by a person acting under the authority of the Secretary of State for the Home Department that is thought right to allow you to enter or remain in the United Kingdom and been granted leave to enter or remain accordingly which has not expired;
- OR**
- + the spouse, civil partner or child of a person described in the two preceding sub-paragraphs above.

If you are not eligible for support under the general residence conditions, you may still be eligible to apply to us for support under one of the exceptions to the ordinary residence conditions.

If you don't meet these conditions, please contact the Funding Advisors in the Student Support Services Team for further guidance as you may still be eligible to apply to us for support under one of the exceptions to the ordinary residence conditions.

If you are not eligible for UHI Moray funds on residency grounds, we will tell you why and if you may be eligible for funding from another fund or agency. See the links at the end of this section.

Please note: holders of a student visa are not eligible for support. However, if you are a dependant of a holder of a student visa, and you meet the general residence conditions, you will be eligible for support.

Further Education Support for Members of the Armed Forces and their Families

Serving armed forces personnel and their families are mobile and as such it can be difficult to establish their place of ordinary residence as they can reside in various parts of the UK and overseas for varying periods of time.

HM Forces family members relevant connection criteria for UHI Moray FE Student Support Funding

The basic conditions which students need to fulfil to qualify for a fee waiver and bursary support are set out in Schedule 1 of The Student Support (Scotland) Regulations 2022 (Appendix 2). The student must:

- + Be ordinarily resident in Scotland on the course start date; AND
- + Have been ordinarily resident in the UK and Islands throughout the period of 3 years immediately preceding the course start date; AND
- + Be settled in the United Kingdom within the meaning given by section 33(2A) of the Immigration Act 1971 on the course start date (for example, be a UK national or otherwise have a right to stay in the UK without time restriction, for example 'Indefinite Leave to Remain')

If the student meets all the conditions set out above, they may be eligible for a full-time course fee waiver for course fees and student support.

Higher Education Courses

Please visit the SAAS (Student Awards Agency for Scotland) website to check your eligibility for HE tuition fees, student loans and bursaries.

www.saas.gov.uk

UHI determine HM Forces personnel and their family members as meeting these criteria (even if absent due to deployment overseas), providing they are resident (responsible for Council Tax) in Scotland on or before the course start date.

Where the student is not deemed to be in Scotland on the course start date, they will be required to demonstrate another route of connection to Scotland to qualify for a full-time course fee waiver for course fees and student support.

If you have any questions regarding this, please contact the Student Finance Officer on 01343 576218.

www.gov.uk/student-finance

www.studentfinancewales.co.uk/

www.studentfinancenl.co.uk/

www.gov.je/working/careers/16to19yearolds/enteringhighereducation/financinghighereducationcourses/Pages/index.aspx

www.gov.gg/article/152744/Policies

www.gov.im/student-grants



Applying for Funding

How and When to Apply

Applications for EMA, Further Education Bursary, Childcare and Discretionary Hardship Funding can be applied for online through your UHI Records account which can be found at www.studentjourney.uhi.ac.uk

Once you have accepted an **unconditional** offer of a place on the course you applied for, we will email you to let you know that your funding application is available. You will be given your login details for your UHI Records account prior to this, as part of the course application process.

When you access your UHI Records account for the first time you are asked to change it to something memorable to you. If this does not work or if you have forgotten it, please contact the UHI Service Desk at

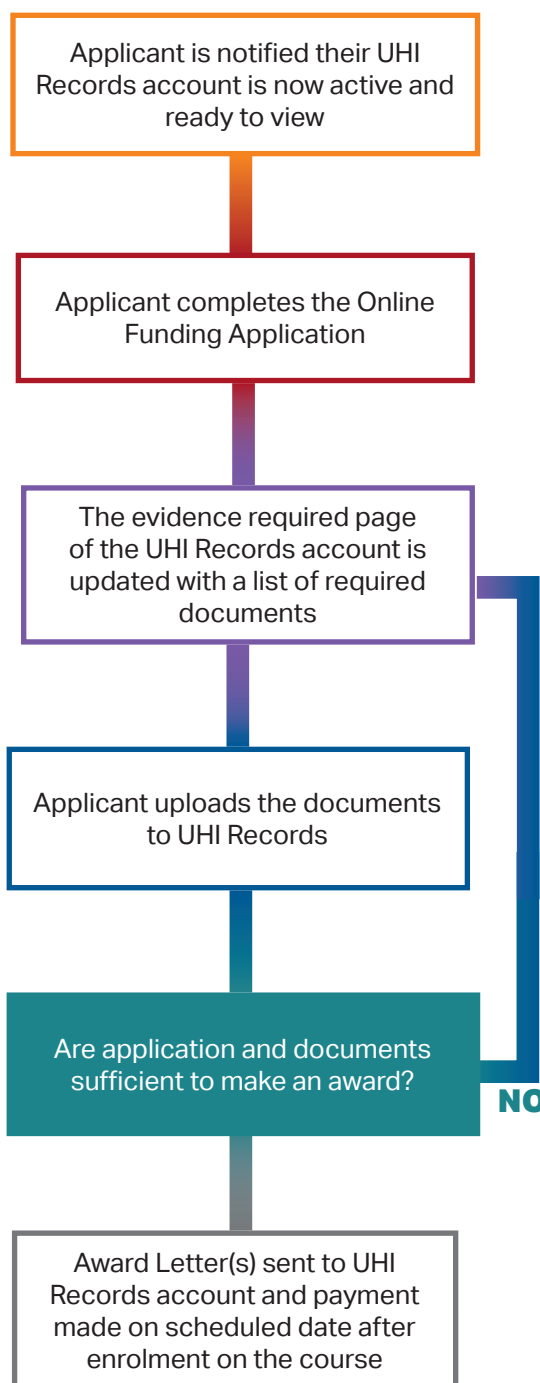
servicedesk@uhi.ac.uk
www.uhi.ac.uk/servicedesk

Your UHI Records account is your electronic view of the records the college holds about your studies and is one of the methods the College uses to communicate with you about various aspects of your college life.

In addition to applying for funding you can also use your UHI Records account to:

- + enrol on your course
- + check and change your personal details
- + get notification of your funding entitlement and payments
- + contact your tutors
- + check module results
- + keep you up to date with college life and lots more...

It is important to regularly check your UHI Records account and we recommend you take a copy of your award letter for your personal records as you may need this to verify your student status for claiming any benefits and reductions you may be entitled to as a student both at the start and at the end of your course.



Higher Education (HE) Courses

SAAS (Student Awards Agency for Scotland) assess eligibility for HE tuition fees, student loans and bursaries. Applications can be made online at www.saas.gov.uk

The Application Process

We will look at your application once you have provided us with all the documents requested on your UHI Records account (see page 46).

We receive a high number of applications in August (double that of any month) this 100% increase has a major impact on our ability to process your application as quickly as we would like.

Therefore, we encourage you to submit your application and the supporting documentation as soon as possible so you know what your funding is going to be.

Most scanning and electronic copying methods of uploading documentation are acceptable. However, all **must** show the student name clearly for it to be deemed acceptable documentation.

Application Support

If you want help completing the online application our Students Services Team will be happy to help you with any questions you may have.

Student Services will also be happy to get you started with your application. We recommend that you phone them to arrange a suitable time.

Student Services are open throughout the summer period leading up to the start of the course.

Tel. 01343 576354, alternatively email:
student.services.moray@uhi.ac.uk

This booklet is a general guide to mainstream funding for Further and Higher Education, our website has information on other funding such as:

- + Career Development Loans
- + Educational Trusts
- + Health Charges
- + General Student Discount
- + NI Contributions and PAYE
- + Discounts for families on a low income
- + Other Grants & Bursaries
- + Money Management Advice services
- + Course Fees



**Funding
available**

Funding for UNDER 16 Year Olds

The College Student Support Funds are only available to students who have passed their official school leaving date.

Until this date you may be eligible for support for your Travel (*please see Travel Allowance section on page 32*) and Study Costs through your school or the Local Education Authority.

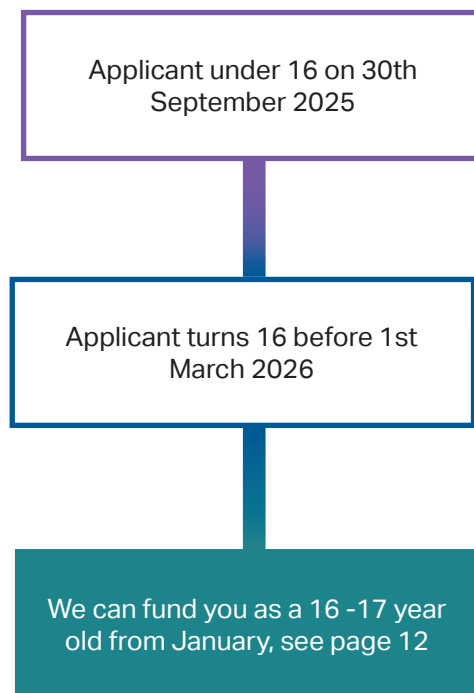
If you are under 16 on 30th September 2025 but turn 16 before 1st March 2026, then we can fund you from January 2026. Please see Funding for 16 - 17 year olds on page 12 for information on what is available.

If you live in Moray and want to find out if there is assistance with travel costs before your school leaving date, contact Moray Council.

Tel: 01343 563374

Email: educationandsocialcare@moray.gov.uk

If you live outside Moray contact your Local Education Office for information.



16 - 17 year olds

Funds and Allowances Available

Education Maintenance Allowance (EMA)

This is a contribution towards your living costs and depends on household income.

Use the chart opposite to see if you are eligible.

Maintenance Allowance (Living Costs)

FT**PT**

£30 per week (not payable for Holiday weeks)

Further Education Bursary

Students who are under 18 years of age on the first day of the course may receive bursary funds for their travel costs and help with course materials/essential equipment. This support is not dependent on parental income so you do not have to submit household income details.

Travel is based on the cheapest form of travel from where you live e.g. Unirider bus tickets.

Your funding award will not change if you turn 18 during the course year.

Away From Home Allowance

FT

£49.91 per week payable if parental home is out with reasonable daily travel to college or the student has an established home of their own)

Travel Allowance (from outwith Elgin)

FT**PT**

Cost of the Unirider/Megarider ticket for the college year broken down into a weekly payment. Please see Travel Allowance section on page 32

Study Allowance

FT**PT**

Varies from course to course and may be money paid directly to you or equipment provided to you by the department

If you are in this age group and are a parent, or are financially independent from your parents/step parents/guardians, you may be eligible for funding - see Under 25 - Independent of Parents on page 18.

Assessed on What Information

Household income below £24,421 where the student is the only dependent child (or £26,884 where there are other dependent children at home).

If your household income is above this, you do not qualify for EMA

Documentation Required

Student Identification (one of):

- + Birth Certificate
- + Passport
- + Young Scot Card

and

Tax Credit Award Notice for current financial year, or a recent Universal Credit monthly Statement for current financial year

Payable if in receipt of EMA

Evidence to show local tenancy/ accommodation has been secured.

Student Identification (one of):

- + Birth Certificate
- + Passport
- + Young Scot Card

Students under 18 get travel and study costs regardless of parents' income

Student Identification (one of):

- + Birth Certificate
- + Passport
- + Young Scot Card

18 - 24 years old: in parental home

Funds and Allowances Available

Further Education Bursary

If you live at home with parents/step parents/guardians you may receive up to £99.35 per week depending on the level of household income.

Use the chart opposite to see if you are eligible.

Travel is based on the cheapest form of travel from where you live e.g. Unirider bus tickets.

Maintenance Allowance (Living Costs)

FT

£99.35 per week, where parent's income is below £24,275 (weekly allowance reduces as household income increases).

Students eligible for Universal Credit may be awarded a maximum of £28 Maintenance Allowance in addition to their UC entitlement

Travel Allowance (from outwith Elgin)

FT

PT

Cost of the Unirider/Megarider ticket for the college year broken down into a weekly payment. Please see Travel Allowance section on page 32

Study Allowance

FT

PT

Varies from course to course and may be money paid directly to you or equipment provided to you by the department

Further Education Childcare Funds

If you are in this age group and are a parent, or are financially independent from your parents/step parents/guardians, you may be eligible for funding.

FT

PT

Cost of Childcare sessions for your class attendance at College or placement

Assessed on What Information

On household income (parents/step parents/ guardians).

Any Unearned income receivable by the student and any benefits entitlement* e.g. Universal Credit, Income Support, Employment And Support Allowance (ESA), Pensions etc.

** Some full time students may be eligible to continue/start a claim for benefits and as a result will not be awarded the Maintenance Allowance but will still be considered for Travel Allowance and Study Allowance.*

The main groups which this applies to are:

- + Lone Parents
- + severely disabled students
- + young students estranged from parents
- + students living with a partner who make a joint Universal Credit (UC) claim

Students who currently claim or may be eligible to claim UC (which may include the Housing Element for help with rent) may be awarded a Maintenance Allowance of £28 per week and still receive their UC. UC disregard the first £28 of FE Bursary

Documentation Required

Student Identification (one of):

- + Birth Certificate
- + Passport
- + Young Scot Card

Student and Parents Income Documents such as:

- + P60's,
- + Benefits Letters/Statements
- + Tax Credit Award Notices for last Tax Year **OR** a recent Universal Credit Monthly Statement for current financial year

Evidence of other students in the immediate family

[See page 52 for more information](#)

Household income below £60,000

In addition to the documents required for Bursary Funding, you will need to provide:

- + Childcare Contract

AND

Household Income such as

- + bank statements,
- + Tax Credit Award Notice/Universal Credit monthly statement etc.

If you are partnered you will also be required to complete an Income and Expenditure Declaration form

18 - 24 years old: away from parental home

Funds and Allowances Available

Further Education Bursary

If you don't live with your parents/ guardian but don't meet the criteria to be classed as living independent (see page 18), you may still be eligible for the £125.55 weekly Maintenance Allowance, Travel Allowance and Study Allowance but this will still need to be assessed on their income.

Maintenance Allowance (Living Costs)

FT

£125.55 per week, where parent's income is below £24,275 (weekly allowance reduces as household income increases).

Students eligible for Universal Credit may be awarded a maximum of £28 Maintenance Allowance in addition to their UC entitlement

Travel Allowance (from outwith Elgin)

FT**PT**

Cost of the Unirider/Megarider ticket for the college year broken down into a weekly payment. Please see Travel Allowance section on page 32

Study Allowance

FT**PT**

Varies from course to course and may be money paid directly to you or equipment provided to you by the department

Further Education Childcare Funds

If you are in this age group and are a parent, or are financially independent from your parents/ step parents/guardians, you **may** be eligible for funding.

FT**PT**

Cost of Childcare sessions for your class attendance at College or placement

Further Education Discretionary Hardship Funds

FT

Up to £97.56 per week for students who have a tenancy and do not qualify for Housing Benefit or Universal Credit Housing Element

Assessed on What Information

On Household income (parents/step parents/guardians)

Any Unearned income receivable by the student and any benefits entitlement* e.g. Universal Credit, Income Support, Employment And Support Allowance (ESA), Pensions etc.

** Some full time students may be eligible to continue/start a claim for benefits and as a result will not be awarded the Maintenance Allowance but will still be considered for Travel Allowance and Study Allowance.*

The main groups which this applies to are:

- + Lone Parents
- + severely disabled students
- + young students estranged from parents
- + students living with a partner who make a joint Universal Credit (UC) claim

Students who currently claim or may be eligible to claim UC (which may include the Housing Element for help with rent) may be awarded a Maintenance Allowance of £28 per week and still receive their UC. UC disregard the first £28 of FE Bursary

Household income below £60,000

Household income from Bursary, Part Time employment and benefits

Documentation Required

Student Identification (one of):

- + Birth Certificate
- + Passport
- + Young Scot Card

Student and Parents Income Documents such as:

- + P60's,
- + Benefits Letters/Statements
- + Tax Credit Award Notices for last Tax Year **or** a recent Universal Credit Monthly Statement for current financial year

Evidence of other students in the immediate family

[See page 52 for more information](#)

In addition to the documents required for Bursary Funding, you will need to provide:

- + Childcare Contract

and

Household Income such as

- + bank statements,
- + Tax Credit Award Notice/Universal Credit monthly statement etc.

In addition to the documents required for Bursary Funding, you will need to provide evidence of:

- + Tenancy/Mortgage,
- + Council Tax Letter showing residence in the property
- + Bank Statements

In some cases we may require a Housing Benefit Refusal Letter

Under 25: independent of parents

Funds and Allowances Available

Further Education Bursary

If you are under 25 years you may be considered to be independent from your parents because:

- + Both parents are deceased
- + You have a child who is dependent on you (e.g. your own child, you are a lone parent or a sister or brother you look after)
- + You are married or living with a partner
- + Estranged from parents
- + You have supported yourself for 3 or more years through employment or benefits
- + You may receive up to £125.55 per week (this award is means tested and the amount you get will depend on your (& partner's) income).

Further Education Childcare Funds

Further Education Discretionary Hardship Funds

Maintenance Allowance (Living Costs)

FT

£125.55 per week where partner's income is below £20,643 (weekly allowance reduces as household income increases).

Students eligible for Universal Credit may be awarded a maximum of £28 Maintenance Allowance in addition to their UC entitlement

Travel Allowance (from outwith Elgin)

FT

PT

Cost of the Unirider/Megarider ticket for the college year broken down into a weekly payment. Please see Travel Allowance section on page 32

Study Allowance

FT

PT

Varies from course to course and may be money paid directly to you or equipment provided to you by the department

FT

PT

Cost of Childcare sessions for your class attendance at College or placement

FT

Up to £97.56 per week for students who have a tenancy and do not qualify for Housing Benefit or Universal Credit Housing Element

Assessed on What Information

On Partners income (if applicable).

Any unearned income receivable by the student and any benefits entitlement* e.g. Universal Credit, Income Support, Employment And Support Allowance (ESA), Pensions etc.

** Some full time students may be eligible to continue/start a claim for benefits and as a result will not be awarded the Maintenance Allowance but will still be considered for Travel Allowance and Study Allowance.*

The main groups which this applies to are:

- + Lone Parents
- + severely disabled students
- + young students estranged from parents
- + students living with a partner who make a joint Universal Credit (UC) claim.

Students who currently claim or may be eligible to claim UC (which may include the Housing Element for help with rent) may be awarded a Maintenance Allowance of £28 per week and still receive their UC. UC disregard the first £28 of FE Bursary

Household income below £60,000

Household income from Bursary, Part Time employment and benefits

Documentation Required

Student Identification (one of):

- + Birth Certificate
- + Passport
- + Young Scot Card

Proof of the circumstances which class you as independent of parental Income assessment e.g.

- + parents death certificates, and/or
- + Tax Credits Award Notice/Universal Credit monthly statement showing you have a dependent child(ren) and/or
- + P60s and/or DWP letter confirming for 3 full years income

OR

Partner Income Documents such as:

- + P60's Benefits Letters/Statements
- + Tax Credit Award Notices for last Tax Year etc.

In addition to the documents required for Bursary Funding, you will need to provide:

- + Childcare Contract

and

Household Income such as

- + bank statements,
- + Tax Credit Award Notice/Universal Credit monthly statement etc.

If you are partnered you will also be required to complete an Income and Expenditure Declaration form

In addition to the documents required for Bursary Funding, you will need to provide evidence of:

- + Tenancy/Mortgage,
- + Council Tax Letter showing residence in the property
- + Bank Statements

25 years old and over

Funds and Allowances Available

Further Education Bursary

Students over the age of 25 at the start of the course may receive up to £125.55 per week.

If you live with your partner the amount you get will depend on your partners' income.

Maintenance Allowance (Living Costs)

FT

£125.55 per week where partner's income is below £20,643 (weekly allowance reduces as household income increases).

Students eligible for Universal Credit may be awarded a maximum of £28 Maintenance Allowance in addition to their UC entitlement

Travel Allowance (from outwith Elgin)

FT

PT

Cost of the Unirider/Megarider ticket for the college year broken down into a weekly payment. Please see Travel Allowance section on page 32

Study Allowance

FT

PT

Varies from course to course and may be money paid directly to you or equipment provided to you by the department

Further Education Childcare Funds

FT

PT

Cost of Childcare sessions for your class attendance at College or placement

Further Education Discretionary Hardship Funds

FT

Up to £97.56 per week for students who have a tenancy and do not qualify for Housing Benefit or Universal Credit Housing Element

Assessed on What Information

On household income.

Any unearned income receivable by the student and any benefits entitlement* e.g. Income Support, Employment And Support Allowance (ESA), Pensions etc.

** Some full time students may be eligible to continue/start a claim for benefits and as a result will not be awarded the Maintenance Allowance but will still be considered for Travel Allowance and Study Allowance.*

The main groups which this applies to are:

- + Lone Parents*
- + severely disabled students*
- + young students estranged from parents*
- + students living with a partner who make a joint Universal Credit (UC) claim*

Students who currently claim or may be eligible to claim UC (which may include the Housing Element for help with rent) may be awarded a Maintenance Allowance of £28 per week and still receive their UC. UC disregard the first £28 of FE Bursary

Documentation Required

Student Identification (one of):

- + Birth Certificate
- + Passport
- + Young Scot Card

Student and Partner Income Documents such as:

- + P60's,
- + Benefits Letters/Statements
- + Tax Credit Award Notices for last Tax Year
OR a recent Universal Credit Monthly Statement for current financial year

Evidence of other students in the immediate family

[See page 52 for more information](#)

Household income below £60,000

In addition to the documents required for Bursary Funding, you will need to provide:

- + Childcare Contract

AND

Household Income such as

- + bank statements,
- + Tax Credit Award Notice/Universal Credit monthly statement etc.

If you are partnered you will also be required to complete an Income and Expenditure Declaration form

Household income from Bursary, Part Time employment and benefits

In addition to the documents required for Bursary Funding, you will need to provide evidence of:

- + Tenancy/Mortgage,
- + Council Tax Letter showing residence in the property
- + Bank Statements

Care Experienced Students

Funds and Allowances Available

Further Education Bursary

Students who have at some time been looked after by a local authority in the UK, may be eligible to receive a higher amount of FE Bursary Maintenance allowance of £225 per week instead of £125.55 per week Maintenance Allowance where living alone or with a spouse/partner or £99.35 where living with a parent or guardian (or for under 18's on EMA £30 per week) for non-Care Experienced students.

Maintenance Allowance (Living Costs)

FT

£225 per week

Travel Allowance (from outwith Elgin)

FT**PT**

Cost of the Unirider/Megarider ticket for the college year broken down into a weekly payment. Please see Travel Allowance section on page 32

Study Allowance

FT**PT**

Varies from course to course and may be money paid directly to you or equipment provided to you by the department

Further Education Childcare Funds

FT**PT**

Cost of Childcare sessions for your class attendance at College or placement

Further Education Discretionary Hardship Funds

FT

Up to £97.56 per week for students who have a tenancy and do not qualify for Housing Benefit or Universal Credit Housing Element

Assessed on What Information

This rate of funding is not assessed on your household income only on your general eligibility for funding

Household income below £60,000

Household income from Bursary, Part Time employment and benefits

Documentation Required

Student Identification (one of):

- + Birth Certificate
- + Passport
- + Young Scot Card

A letter from a Support Worker or Certificate of Care Experience UHIFEC8 available on the useful documents page of the funding area of your UHI Records account

In addition to the documents required for Bursary Funding, you will need to provide:

- + Childcare Contract

AND

Household Income such as

- + bank statements,
- + Tax Credit Award Notice/Universal Credit monthly statement etc.

If you are partnered you will also be required to complete an Income and Expenditure Declaration form

In addition to the documents required for Bursary Funding, you will need to provide evidence of:

- + Tenancy/Mortgage,
- + Council Tax Letter showing residence in the property
- + Bank Statements

Universal Credit Claimants

Funds and Allowances Available

Further Education Bursary

Some full time students may be eligible to continue/start a claim for benefits and as a result will not be awarded the Maintenance Allowance but will still be considered for Travel Allowance and Study Allowance.

The main groups which this applies to are:

- + Lone Parents
- + severely disabled students
- + young students estranged from parents
- + students living with a partner who make a joint Universal Credit (UC) claim

Further Education Childcare Funds

Further Education Discretionary Hardship Funds

Maintenance Allowance (Living Costs) FT

Students eligible for Universal Credit may be awarded a maximum of £28 Maintenance Allowance in addition to their UC entitlement

Travel Allowance (from outwith Elgin) FT PT

Cost of the Unirider/Megarider ticket for the college year broken down into a weekly payment. Please see Travel Allowance section on page 32

Study Allowance FT PT

Varies from course to course and may be money paid directly to you or equipment provided to you by the department

FT PT

Cost of Childcare sessions for your class attendance at College or placement

FT

Universal Credit covers housing through the Housing Element

Assessed on What Information

On household income.

Any unearned income receivable by the student and any benefits entitlement* e.g. Income Support, Employment And Support Allowance (ESA), Pensions etc.

Household income below £60,000

Household income from Bursary, Part Time employment and benefits

Documentation Required

Student Identification (one of):

- + Birth Certificate
- + Passport
- + Young Scot Card

Student and Partner Income Documents such as:

- + P60's,
- + Benefits Letters/Statements
- + Tax Credit Award Notices for last Tax Year **or** a recent Universal Credit Monthly Statement for current financial year

Evidence of other students in the immediate family

[See page 52 for more information](#)

In addition to the documents required for Bursary Funding, you will need to provide:

- + Childcare Contract

AND

Household Income such as

- + bank statements,
- + Tax Credit Award Notice/Universal Credit monthly statement etc.

If you are partnered you will also be required to complete an Income and Expenditure Declaration form

In addition to the documents required for Bursary Funding, you will need to provide evidence of:

- + Tenancy/Mortgage,
- + Council Tax Letter showing residence in the property
- + Bank Statements

Funding for Higher Education students

Funds and Allowances Available

Higher Education Childcare Funds

Childcare

FT

Cost of Childcare sessions for your class attendance at College or placement

Part time students apply for childcare from the Higher Education Discretionary Hardship Funds (below).

Lone Parent Childcare Grant

FT

Childcare costs up to £1,215 (normally paid as the first element of a childcare award)

Higher Education Discretionary Hardship Funds

Accommodation Costs

FT

Up to £97.56 per week for students over 21 at the start of the course who have a tenancy and do not qualify for Housing Benefit.

Travel & Study Costs

PT

Cost of course related costs

Childcare Costs

FT

PT

Cost of Childcare sessions for your class attendance at College or placement

These are payable in addition to receiving the maximum Student Loan and any SAAS Bursary (Independent Student Bursary, Dependants Grant, Lone Parents Grant, Young Student Bursary or Care Experienced Student Bursary) that you are entitled to.

For information of SAAS and Student Loan Funding please see the SAAS website: www.saas.gov.uk

Assessed on What Information

Household income below £60,000

Household income from

- + Student Loan
- + Bursary
- + Part Time employment
- + Tax Credits and benefits

Students on Benefits/Low income

Household income below £60,000

Documentation Required

- + SAAS award letter and Student Loan Company Payment schedule
- + Childcare Contract

and

Household Income such as

- + bank statements
- + Tax Credit Award Notice/Universal Credit monthly statement etc.

If you are partnered you will also be required to complete an Income and Expenditure Declaration as part of the application

- + SAAS award letter* and Student Loan Company Payment schedule*,
- + Tenancy/Mortgage Agreement
- + Council Tax Letter showing residence in the property
- + Bank Statements

** Not required for part time students*

Education Maintenance Allowance (EMA)

Full time EMA

The EMA is an allowance of £30 per week available to students aged between 16 and 19 years at the start of their course*. To qualify for the EMA your family income needs to be less than:

£24,421 where the student is the only dependent child in the family

OR

£26,884 where there are other dependent children in the family either at school, College or University

The payment of £30 is for each week of the course. No payments are made for holiday weeks. The EMA is paid fortnightly in arrears.

You may also be eligible for Travel (*please see Travel Allowance section on page 32*) and Study costs through the bursary fund. This is processed from the information you give on the Student Support Fund application and you will receive a separate award letter telling you what you will be paid.

If you do not live with family and you receive Benefits such as Universal Credit on Hardship grounds you may qualify for the EMA to be paid in addition to your benefits. If this applies to you payment of the EMA can be made beyond the age of 18, up until the age of 20 years.

Part time EMA

EMA funding is available to students studying a vocational part time course. Provided you are not already receiving an EMA from another learning provider, on a training scheme, an apprentice or in full time employment and are resident in your parental home, we may consider you eligible for the EMA weekly allowance.

** If you turn 16 on or between 1st October 2025 and 28th February 2026 you are classed as a Christmas Leaver and do not qualify for funding until you have reached your school leaving date. Your EMA and other funds will be payable from January 2026. Students aged 18 or over are normally considered for the parental home rate of FE Bursary Maintenance in the first instance.*

Tuition Fees

Further Education

Further Education courses have a strong work-based focus through content, work placements and realistic work environments. They include National Qualifications (NQs), National Certificates (NCs) and Scottish Vocational Qualifications (SVQs).

Full Time

If you are studying a full time Further Education course (SVQs, NCs, NQs etc.) the College claims your fees from the Scottish Funding Council on your behalf. From the information you supply on your course application and at enrolment, we will if we can claim these. We will let you know if you do not qualify and if you have to pay.

Part Time

Normally you are responsible for your course fees but if you are in receipt of a benefit you may be eligible for a Part Time Course Fee Waiver.

The Part Time Fee Waiver Claim form, which contains a list of qualifying benefits, can be found at: www.moray.uhi.ac.uk/fees

Higher Education

If you have the required entry qualifications you can go straight into a Higher Education course or you can first complete a FE course to bring you up to speed before progressing. HE courses include Higher National Certificates (HNC), Higher National Diplomas (HND) and undergraduate degrees such as BA, BSc and BEng courses.

Full Time

If you are studying a full time Higher Education course (HNC HND and Degrees) you apply to SAAS for your fees to be paid when you apply for your Student Loan and other allowances. But these will only be paid to us if you attend the course to 1st December. If you withdraw from the course before then you may be charged a pro-rata course fee.

Part Time

The SAAS Part time Fee Grant may be available to Scottish residents who earn less than £25,000 and be undertaking between 30 and 119 credits. You need to apply through SAAS, the application is available on their website www.saas.gov.uk under "Part time student" on the top menu bar of their home page). The level/amount of the fee grant available will be linked to the number of credits you study and you should be aware that you may have to pay some of the course fees yourself.

Payment of Course Fees & Instalment Facilities

Where you are liable for paying your course fees, you may be eligible to pay through an instalment facility. For more information please contact MCsales.moray@uhi.ac.uk

Students who are not ordinarily resident in Scotland may not be eligible for course fees from the above standard sources. If you think this applies to you because you have recently moved, or returned, to Scotland or the UK, or are a family member of HM Forces (see page 5), please contact the Student Finance team for assistance.

Further Education (FE) Bursary

For Living Costs (Maintenance Allowance), Travel and Study Costs

The Further Education Bursary is available to students who have reached the age of 16 on or before the start date of the course, and consists of:

- + EMA Away From Home Allowance
- + Study Allowance (for books, equipment and uniforms)
- + Living Costs Maintenance Allowance for students aged 18 and over at the start of the course, (with rates for parentally supported students of £99.35 per week, Independent, Married/ Partnered students of £125.55 per week or Care Experienced students of £225 per week) Students under 18 at the start of the course see the EMA section.
- + Travel Allowance (for those living outwith Elgin)
- + Additional Support Needs Allowance (for assisted transport or specialised equipment on medical or disability grounds)

If you are over 18 years at the start of the course these allowances take into account your and your family's income (except the Additional Support Needs Allowance.)

EMA Away From Home Allowance

£49.91 per week is paid if you are awarded an EMA Allowance and either you have an established home of your own or your parents live out with a reasonable travelling distance to College.

These funds are paid two weeks in arrears. Please check your award letter and statement (available on the funding area of your UHI Records account) for details of dates and amounts.

Living Cost Maintenance Allowance

This is dependent on your household income and has three weekly rates, £99.35 if you are under 25 living in your parents' home, or £125.55 if you are under 25 and live in your own home at the start of the course.

If you are over 25 at the start of the course you will automatically be considered for the £125.55 rate. Students under 18 at the start of the course see the EMA section.

The third rate is specifically for Care Experienced students who are eligible for £225 per week.

Payment is normally made every two weeks in arrears.

Study Allowance

This is an amount you need to spend on books, equipment and uniforms for you to be able to undertake the course.

This may be paid to you directly or this may be paid to the department if they have decided to supply this to you direct. You will be told about this when your course application is being processed.

If a Study Allowance is payable to you, it is normally paid as a single payment on the first payment date for your course.

If a Study Allowance is payable to the department because they will supply the materials/equipment etc. this will be paid to them towards the end of the course. The initial amount for this will appear on your award letter as payable to the college. The final amount will be updated on your payment schedule.

Remember if you are under 18 on the course start date, this is available to you regardless of your family income, please see the table on pages 12-13.

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

- + Are 22-59 years, and you live 3 miles or more from the college

OR

- + Require to take a dependent child/ren to school or childcare which would require you to use your own transport

Travel allowance is awarded for the most economical/cost effective, direct travel route on public transport. This is a requirement of the Scottish Funding Council who issue the College with Student Support Funds.

If this is not suitable, please provide full details of your travel needs in the Additional Information section of your funding application.

We calculate the cost based on the cheapest sequence of tickets listed below:

- + Induction week to Christmas break
4 x 4 week unirider*, megarider* or megarider+* tickets and 1 weekly ticket
- + Christmas to the Easter break
3 x 4 week unirider*, megarider* or megarider+* tickets and 1 weekly ticket
- + Easter break to the end of term
1 x 4 week unirider*, megarider* or megarider+* tickets and 2 weekly tickets

The cost of these tickets are 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.

**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.

Additional Support Needs Allowance

This provides support for students, who by virtue of their disability, incur additional costs because of their attendance at College.

This can be travel costs because they need taxi transport to get to College or special equipment to help them with the study environment.

These funds are not means tested on family income but do require an assessment by the College's Inclusive Learning Team.

Benefits

Some students may be eligible to continue to claim benefits such as Income Support, Universal Credit (UC), Employment and Support Allowance or Carers Allowance while studying full time and as a result will not be awarded the Maintenance Allowance but will still be considered for Travel Allowance and Study Allowance (details of these allowances below).

The main groups which this applies to are:

- + Lone Parents in receipt of Income Support/ Universal Credit which can also link it to Housing Benefit/Housing Element of Universal Credit and other related benefits.
- + Individuals with an ongoing medical condition or disability can continue to receive Employment and Support Allowance/Universal Credit which can also link it to Housing Benefit/Housing Element of Universal Credit and other related benefits.

Universal Credit

Students who currently claim or may be eligible to claim Universal Credit (UC) because they are a parent of a child, are severely disabled, are young and estranged from their parents or are partnered and making a joint UC claim (which may include the Housing Element for help with rent) may be awarded a Maintenance Allowance of £28 per week and still receive their UC.

UC disregard the first £28 of FE Bursary.

It is important to provide full details of all the benefits you receive from DWP (Department of Work and Pensions) and SSS (Social Security Scotland) to ensure you are assessed for the maximum funding available to you.



Further and Higher Education Discretionary Hardship Funds

The Discretionary Hardship Fund is primarily aimed to help you with the cost of rent/ mortgage where you or you and your spouse/partner are not entitled to Housing Benefit/ Housing Element of Universal Credit and you do not have adequate funds. Priority is given to single and mature students.

Awards normally have a maximum amount payable of £4,000 per year at UHI Moray.

The funds are paid two weeks in arrears. Please check your award letter and statement (available on the funding area of your UHI Records account) for details of dates and amounts.

To be considered for assistance you will need to

- + have a tenancy in your name

AND

- + be registered at that address for council tax purposes.

Students who qualify for Council Tax Exemption still need to be registered at the property and provide a council tax statement.

The financial support for help with living costs for UHI student accommodation is subject to the same £97.56 weekly maximum award.

Assistance for other forms of hardship will be considered upon application.

Further and Higher Education General Living Cost Support and Emergency/One off assistance through the Discretionary Hardship Funds

General Living cost support is normally provided through EMA weekly allowance, FE Bursary Maintenance Allowance for FE students and either SAAS Bursaries or Student Loan for HE students. However, in recent years COVID and the initial Cost of Living Crisis has resulted in the College being able to use the Discretionary Hardship Fund and additional funding allocations for the immediate impact of these unforeseen circumstances. We aim to help you through the rent/mortgage support for single students mentioned above. It is anticipated that if you are living in a family home, your family will have access to additional living cost support through benefits allowances if your household has a low income. It is anticipated that where possible you will take up employment opportunities to maximise your income before an application for additional living cost support would be considered.

Applications for Emergency/one off assistance from the Discretionary Hardship Fund, can be made through the Funding area of your UHI Records account using the Appeals/Re-assessment Request option and should include the following information before the application is considered.

Please be aware that applications for Emergency/one off assistance refers to the type of issue you are facing and does not mean that funds can be made available immediately.

Your application should include:

- + a full description of the financial difficulties you face and why you cannot meet these costs from your own funds
- + two recent and consecutive months bank statements for you and partner (if partnered)
- + an Income and Expenditure declaration (UHIFEC4 form available on the useful documents page of your UHI Records account)
- + three months recent and consecutive pay slips for student and partner (if partnered)
- + documentation showing you have applied for and been refused other appropriate funding, such as your local authority's Welfare Fund or Key Fund

Where your application does not include these details, this will lengthen the time it will take to be considered.

In some circumstances, an application may be considered by the Discretionary Hardship Panel. The panel will normally consider assistance where the need exceeds £500.

The Panel will meet as applications require, subject to staff availability. You will be notified about the outcome of the Panel's decision through the Letters page in the funding area of your UHI Records account.

Further and Higher Education Childcare Funds

Applications for assistance from the Childcare Funds are made through your UHI Records account at: www.studentjourney.uhi.ac.uk

FE Students apply for Childcare funding when applying for a Further Education Bursary, EMA etc.

HE students apply through the Higher Education Childcare and Discretionary Hardship Fund Application*.

If you wish to apply after you have already completed one of these applications, you should request a "Re-assessment/Appeal" through your UHI Records account.

Childcare Fund applications will only be considered on receipt of all documentation requested.

Childcare funds are limited, therefore you are encouraged to apply for your funding as early as possible as applications are awarded on a first come first served basis.

What you need to know about childcare fund awards:

Payment will be made to students (except for UHI Moray Nursery).

You must use Care Inspectorate registered formal childcare providers.

www.careinspectorate.com/index.php/care-services

We will calculate your funded childcare on your timetabled classes, normally 3½ - 4 days per week. If you choose to contract for more childcare hours per week, you will be responsible for all of the additional childcare costs. Adjustments will be made for timetable changes and placements.

Childcare fund eligibility is means tested on your family income. Only households with a family income of less than £60,000 (from the list of income sources opposite) will be considered for assistance.

We take the following income into consideration when applying the Contribution Rates in the tables on pages 10 - 27:

- + Un/employment or Pension Income for your Partner (from P60)
- + Working Tax Credits (Tax Credit Award Notice)
- + Child Tax Credits (Tax Credit Award Notice)
- + Standard and Child Elements of Universal Credit allowance (Tax Credit Award Notice)
- + Other income such as Maintenance, Rental income etc. (CSA/Solicitors letter, Tax Return, Bank Statement etc.)

** Part time HE students are considered for assistance with childcare costs from the HE Discretionary Hardship Fund and not the HE Childcare Fund which is for full time students childcare costs only. The Income Contribution rates in this section will be applied to all childcare applications.*

We will **not** take the following income into consideration:

- + Un/employment Income for you, the student
- + Student Bursary or Student Loans
- + Child Benefit

This provides for a maximum childcare fund award of up to £20,000 per student based on the full time, standard 36 term weeks (award will be adjusted on a pro rata basis per course) £8.93 per hour.

- + You must complete a Childcare Expense Claim for each week and for each child that attends a Nursery/Childcare provider - Childcare Expense Claim forms are available on the College website and from Student Services.
- + Childcare awards are for term weeks only. Childcare is not payable for College holidays or closure days unless as a result of severe weather conditions.
- + Childcare awards are payable for timetabled classes and reasonable travel between the childcare provider and college. Students are normally timetabled for 3½ - 4 days per week.
- + It is expected that parents will use the Government Funded Nursery provision for 2 to 5 year olds, where eligible (2½ hours per day). Maximum hours funded per week is 23½ hours.
- + Maximum hours funded per week is 36 hours for children not eligible for the 2 - 5 Government funded childcare places.
- + The College will pay these funds weekly, two weeks in arrears. Please check the Childcare Expense Claim forms for the payment schedule.

- + Where your course is timetabled but the school is on holiday or has in-service days, your childcare award will be adjusted for the additional hours.
- + Award payments are for the duration of the course (your letter will show a total award for the year but the adjustments mentioned above will be applied as and when they arise). Payment will be released per your claim, provided it does not exceed the weekly average of your award. If your claim is for more than the average you will be limited to the average amount to ensure you have funding for each week of the course.
- + If you incur childcare costs before receiving a response from the Childcare Funds and you are not awarded funding, you will be liable to cover these costs yourself.
- + If your attendance falls below the attendance requirement, payment of your childcare costs may be withheld.

Other funding sources

During your studies with us there are numerous scholarships, bursaries, awards, and discretionary funds available for FE and HE courses. Whether you have funding already from SAAS and the Student Loan Company or aren't eligible for fees etc., you may be eligible for support through the following scholarships, grants, and bursaries.

Local Authorities Grants and Bursaries Registers

Your local authority often administers or provides links to local charities and trusts that provide financial support to students. Check out the page for your local council.

Moray Council

http://www.moray.gov.uk/moray_standard/page_43903.html

Aberdeenshire Council

<https://www.aberdeenshire.gov.uk/benefits-and-grants/>

Highland Council

UHI's Scholarships, Bursaries, Awards and Discretionary Funds

You can view these at the UHI's Scholarships, Bursaries, Awards and Discretionary Funds web page. Some of these are available in addition to SAAS & SLC funding:

www.uhi.ac.uk/en/studying-at-uhi/first-steps/how-much-will-it-cost/funding-your-studies/bursaries-and-scholarships/

SAAS Register of Educational Endowments

SAAS maintain a **Register of Educational Endowments** of information on Scottish trusts offering financial support to students including eligibility criteria and contact details:

www.saas.gov.uk/full-time/register-of-education-endowments

The Carnegie Trust

This is one of the largest education trusts which offer support to students who are returning to HE studies and are required to cover the course fees yourself because of previous study. Some courses including HNC and HND courses don't meet their criteria for support, but we recommend you check out their website for your circumstances:

carnegie-trust.org

Employers & Industries

Alternatively, if you are employed in the industry you want to do further study in, your employer may be willing to help you with some of the costs through their own training provisions.





Frequently Asked Questions

What if my circumstances have changed since I completed the application?

You need to update us with any changes in your circumstances at all stages of your student journey.

You can do this by either emailing

student.finance.moray@uhi.ac.uk

or by going to the Re-assessment/Appeal option on your UHI Records account.

Does my Funding change when I turn 18?

Your funding is determined on your age on the start date of the course. If you are under 18 on the start date you are assessed for EMA weekly allowance of £30 for term weeks and FE Bursary for your Study Costs and travel (if you do not live near a Bus route). If only your age changes, this does not affect your funding eligibility.

However, if your family circumstances change during your course, this may affect your funding, and you should contact the student Funding team by clicking on the Apply for Re-assessment/Appeal in your UHI Records account

If I have studied before, how will that affect my application for funding?

Each year we need to know what your circumstances are for funding as these may have changed since you last studied.

The funding rules are reviewed each year and there may be changes to what is available and how it is assessed. Also, your circumstances may have changed, what funding rules you were assessed for in previous years may be different this time because you are older, time may have lapsed on any time sensitive criteria etc.

In Further Education, only funding received for courses you started while over the age of 18 years is taken into account. This applies to funding for Further and Higher Education Funding. You are also normally required to show that you have had academic progression in the course levels you have studied i.e. progress to the next level of qualification level 4 to level 5 and level 5 to level 6 etc.

There are some exemptions:

- + failure to complete a level due to medical or compassionate reasons, but you will be required to provide evidence that you have been experienced such issues.
- + One off/any other reason when you want to study a different subject area. This can only be applied if you have not relied on this paragraph to receive an award within the previous four years.
- + Covid19 disruption.

Staff at the college can provide general information regarding continued eligibility for funding, but only once a Student Support Fund application is submitted with all the supporting documentation requested, will funding eligibility be confirmed.

We will need you to provide details of

- + what courses you previously studied
- + what level of qualification were they,
- + did you complete the courses successfully
- + if you didn't complete it successfully, the reason why
- + what funding you received for the courses (copies of award letters will be required)*
- + what the new course you want to study is (title and level)
- + how your previous course was affected by the Covid19 pandemic

I attended the college the previous year do I still need to provide all documentation for my Funding application?

Yes. Each year we need to know what your circumstances are and these may have changed since you last studied. Also, the funding rules are reviewed each year and there may be changes to what is available and how it is assessed.

How will I know if my family income is too high?

This booklet gives you an outline of what is available but to know for sure what you will get, you need to complete an application and supply the documents.

There is no fixed maximum income a household can have before a student won't get any funding because there are some adjustments for dependent children and other students in the home. Also, where you live determines how much you get for travel and what you get for study costs depends on which course you do.

However, if you live with parents/are parentally supported and your family income is over £35,000 you can expect a significant reduction to the maximum award.

If your family income is above £45,000 you may not receive anything.

If you live with a spouse/partner and your family income is over £45,000 you can expect a significant reduction to the maximum award. If your family income is above £55,000 you may not receive anything. We would always encourage you to apply so that you know for sure what you could get.

Why do I need to give you my parents' income when I don't live with them?

In Scotland, you are not automatically classed as independent from your parents for education purposes until you are 25 years of age.

If you start a course while you are under 25, unless you meet the exceptions below, we will need to assess your entitlement on your parent's household income.

You are required to provide documentation to prove these circumstances.

Students under 25 who are classed as independent:

- + married students (but not if separated/divorced)
- + students with a dependent child(ren) (Tax Credit Award Notice/Universal Credit monthly statement)
- + students who are estranged and receiving Income Support on hardship grounds (Benefits letters or Social Work Letters)
- + students who can provide evidence of financial independence (income above the rate of income support) for any three full tax years. (Benefits Letters, P60's, SA302's or other HMRC Letters)
- + students who can provide evidence of living independently for any three full tax years (have a tenancy document in your name)
- + students with no living parents

I want to move out of my parents' home what will I be entitled to?

We assess student eligibility for funding based on their circumstances at the start of the course, so there may not be any change in what you get from the funds.

If you are under 21 at the start of the course, you may be eligible for Housing Benefit/Housing element of Universal Credit whether you have had a choice to leave the family home or not.

If there has been a breakdown in your family circumstances, you may qualify for assistance from Income Support/Universal Credit as a young adult in Hardship. You should make an application for both these benefits as soon as possible.

I want to apply for Childcare, but I don't know what my timetable will be, to tell my childminder, what do I do.

We are happy to accept an outline contract between you and your childcare provider. We will use this to estimate what hours you will need (please see the maximum funded hours detailed in the Childcare section).

Can I get help with my rent if I am a full time student?

As a full-time student you are not automatically entitled to claim Housing Benefit/Housing Element of Universal Credit. However, there are exceptions that allow some students to claim (please check with your local Housing Benefit Department or your Universal Credit adviser about your circumstances).

If you are not entitled to Housing Benefit/Housing Element of Universal Credit to cover any or all of your rent, you may be eligible for assistance from the Discretionary Hardship Fund. If we believe that your circumstances do entitle you to Housing Benefit/Housing Element of Universal Credit we will ask you for confirmation of this.

Can I get help with my Council Tax if I am a full time student?

Very few full time students are liable to pay Council Tax. This is because normally, either the house is exempt because only full time students live there or any non-students who live in the house are the liable person for council tax. If you live with only one other person, it may be that you can claim a reduction. Please check with your local Council Tax Department about your circumstances.

Common Causes of Delay in Paying Your EMA, Bursary, Childcare and Hardship Payments

+ EMA Learning Agreement not returned

We cannot pay you the EMA award if you have not accepted the Terms and condition of the EMA Award as specified on your EMA Learning Agreement.

The Learning Agreement is sent to your UHI Records account at the same time as your EMA award letter. Your Learning Development Worker will email this to you at the start of the course for you to complete and return.

+ Student circumstances not entered correctly

Our application form is designed to try and collect personal information for students with a variety of personal circumstances.

If you do not think that you have managed to show what your circumstances are, please use the "Additional Information" section to explain anything you want us to know about you.

The Documents you are asked for when you complete the application is based on what you told us on the application. We do not look at your application until you have given us all of these documents.

If you have missed something out of your funding application that we think you should have included, we will not process your application until you have provided the additional documents we ask for at that point.

+ Student and Family Income not fully disclosed

We deal with hundreds of funding applications each year and have a clear understanding of benefits eligibility and allowances.

If you miss out income which we think you, or your parents/partner should be receiving we may add a request for additional documents. You need to keep checking your UHI Records account to see if this applies to you.

+ Documentation not supplied or not all pages of documents provided

We cannot award or pay you any funds until you have provided us with the documents we request.

Only when you have provided us with all your documents do we consider your application complete. Please ensure all your documents are complete and clearly readable.

+ Student doesn't check their UHI Records account

We don't send you letters about your funding. The first contact to advise you that online funding application is open to you will be sent to your personal email address which you gave on your course application.

After that, all communication is through your UHI Records account with occasional emails to your College email. So you must check your UHI Records account regularly from when you submit your online funding application.

+ Student doesn't enter bank details correctly

We make payment to the bank account details you provide on your application, we assume that you have filled this in correctly and if you have made a mistake, the payment will either go to another person or will be returned by the bank.

The best resolution of this is that the payments get to you but very late because of the time it takes the bank to return the funds and for us to re-issue them.

The worst situation is that the funds don't get repaid by the account holder of the account you told us to pay.

Either way, you will not get that money unless it's returned to us and it may take some time to sort out, so please enter your bank details carefully.

If you want to change the bank account we pay the funds to, or the details you provided were wrong, you will need to complete a Change of Bank Details form which can be found on the Useful Documents page of your UHI Records account.

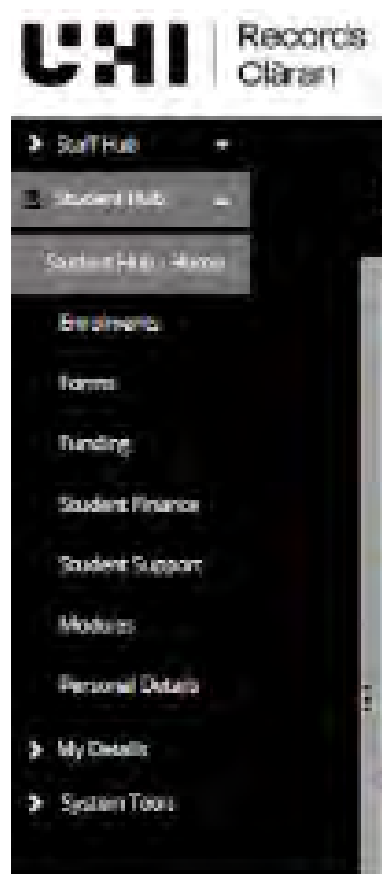




UHI Records

Your UHI Records account is a vital tool for your life at college, especially for your funding. We only send you one notification email directly to your personal email account telling you your UHI Records account has been activated and your funding application is available to complete. After this is sent, all information and communication regarding your funding from the College will be through your UHI Records account.

There are other sections which you can access to keep up to date with different aspects of life at college. From the Student Hub drop down section of your UHI Records account you can access various areas which provide information regarding your course and life as a student and allow you to perform actions like update your contact details, enrol on your course and choose course modules.



Enrolments

Check who your tutors are and get in touch with them if you have any queries/problems.

Forms

This section has lots of forms which you may need to complete for all aspects of College life such as:

- + Apply for mitigating circumstances for exams/assessments
- + Withdraw/suspend or transfer courses

Funding

This section has the funding applications available to you. Once started you can exit and return to it later if you need to. You can also submit the documents required to complete your application, follow its progress, collect your fund award letters and view the status of your payments throughout your student journey.

Student Support

On this screen you can:

- + Print out a dyslexia sticker (only available to students who have contacted their local disability co-ordinator in the first instance)
- + If already arranged with a support worker, you can see exam arrangements and support plans

Modules

This allows you to see:

- + Completed module results
- + Modules you are taking this year
- + Resits or modules continuing from a previous year
- + Details of any recognition of prior learning credits

Personal Details

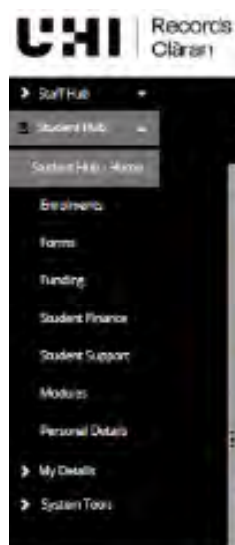
This contains your Name, Address, Date of Birth etc. you should check these are correct and keep them up to date so that you get your qualifications, certificates etc. issued to you correctly.

In your internet browser go to the following address www.studentjourney.uhi.ac.uk

This will take you to the **"Welcome to UHI Records"** screen. Enter your Username and Password and click LOGIN



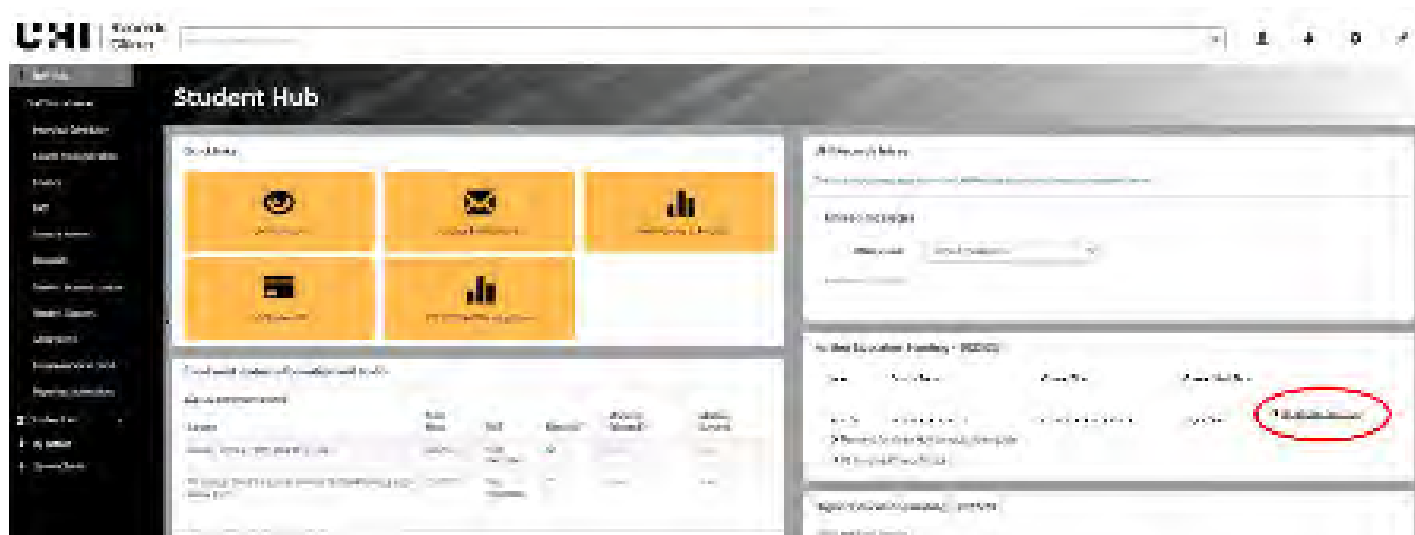
(Once you have logged in you may be asked to select the course you are going to be studying if you have been a student before or you have applied for more than one course.)



"UHI Records" Home Page

From the **"Student Hub"** drop down menu at the left-hand side of the screen, select **"Funding"**

Click the **Apply For Funding** link for either the **"Further Education Funding Application"** or for those studying HNC, HND and Degree courses the **"Higher Education Childcare/Discretionary Funding Application"**. There is also a link to the SAAS Application if you haven't already applied for this.



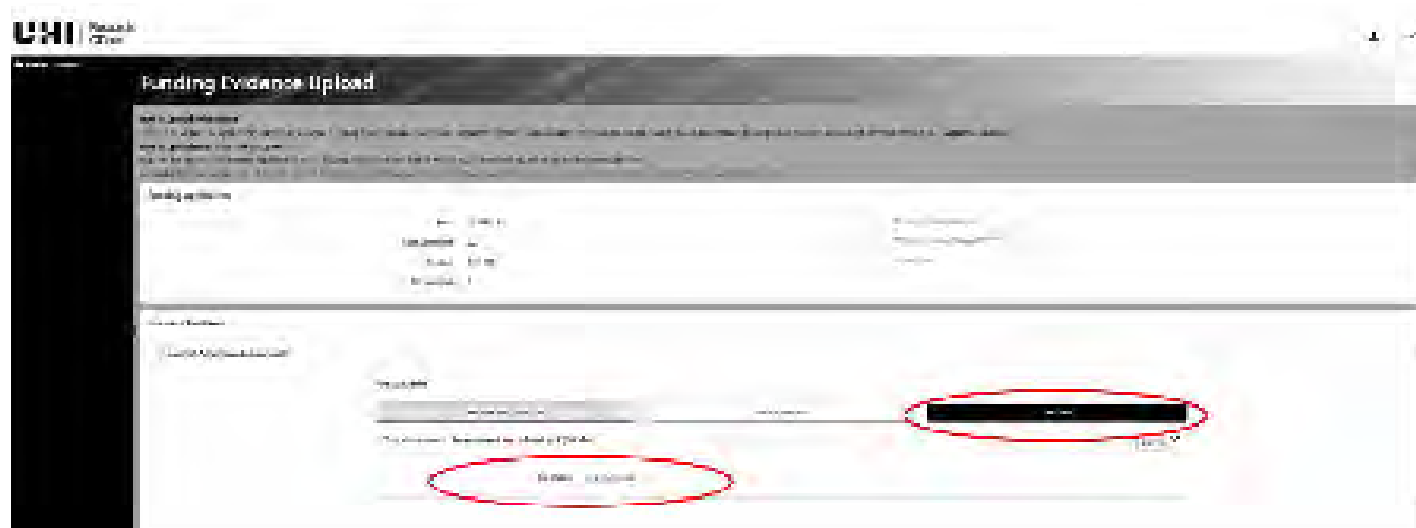
The application asks about you and your family's circumstances. Please ensure you read and answer the questions correctly taking extra care when entering your bank details as any errors will result in a delay in your application being processed and receiving your payments.

After you have completed all pages of the application, you must confirm your application is complete with all information requested and agree the terms and conditions of award. This is a legal declaration and is required for receiving the funds.

Your account will then be populated with the details of the documents we require to evidence your circumstances.

From this page click **VIEW EVIDENCE** icon to see what documents you are required to submit to complete your application, access other useful documents and view your Payment Schedule once your application has been processed. You can also view the letters we have sent to your UHI Records account.

You can submit the documents by scanning them and uploading them direct into your application at any time by clicking on the **Upload Documents** icon then **Browse My Computer**, then click on the **Upload Document** icon.



If you want help completing your funding application, please contact the Student Services Team on Student.services.moray@uhi.ac.uk or call **01343 576354** or **576265** who will be happy to help you.



Documentation

The funds you are applying for are public funds given to UHI Moray to distribute only to eligible students, this is why we must have documentary evidence of your and your family's circumstances.

We are not able to pay you any funds until you provide us with the documents requested on the evidence required page your UHI Records account.

Below is a list of the most common types of documentation we require. However, you may not be asked for all of these and after considering your application we may ask you for additional documents if we are unclear about your eligibility. All students are required to provide Proof of Identity such as:

- + copy of your Birth certificate
- + Driving Licence
- + Passport
- + Young Scot Card
- + Adoption certificate

Please provide downloaded PDF documents where the document is more than one page. Mobile phone screenshots don't show names of claimants/recipients and will not be acceptable. Please note that **all** pages of a document are required.

Depending on your circumstances you may also be asked for the following documentation for you/your parents/spouse/partner.

For FE Bursary/EMA

Gross Earnings from employment	<ul style="list-style-type: none"> + A copy of P60 for last tax year (April 2025) OR <ul style="list-style-type: none"> + Certificate of Employment Income UHIFEC3, available on your UHI Records account
Gross Earnings from self-employment	<ul style="list-style-type: none"> + A copy of SA302 or other HMRC letters for last tax year (April 2025) OR <ul style="list-style-type: none"> + Certificate of Self Employment Income UHIFEC2 on your UHI Records account
Gross Earnings from Occupational pension	<ul style="list-style-type: none"> + A copy of P60 for last tax year (April 2025)
Proof of Benefits	<ul style="list-style-type: none"> + Tax Credit Award Notice for tax year 2025/2026 showing credits for Working Tax, Child Tax, Childcare elements and/or Disability elements of working tax credits. + Universal Credit, a recent complete monthly statement + Personal Independence Payment/Disability Living Allowance (DLA) + Armed Forces Independence Payment + War Pension (disability element only) + Attendance Allowance + Contact Attendance Allowance + Care Leavers payments (from a local authority) + Child Benefit + Child's Special Allowance + Guardian's Allowance + Housing Benefit + In-work and Back-to-work bonuses or Back-to-work credits + Fostering and Adoption Fees Part 1 & 2 + State Pension
Bank/Building Society Interest/Investment Income	<ul style="list-style-type: none"> + Statement of interest or dividends at April 2025
Maintenance Payments made or received	<ul style="list-style-type: none"> + Solicitors Letter or agency letter stating who monies are paid for, amount and frequency
Other Students in the Family (please see Under 25 - Independent of Parents on pages 22)	<ul style="list-style-type: none"> + 2025 - 2026 Award Notices from SAAS or the Institution for other students in the family

Trust Income	+ Statement of Trust Income at April 2025
Self-supporting Status for students under 25 at the start of the course	+ P60 or HMRC letter stating gross income OR + Certificate of Employment Income for the past three tax years (for periods of employment) and/or Benefits Certificate or P60U for the past three tax years (for periods of unemployment) and/or formal rent agreement showing you have held a tenancy for the past three tax years + Joint bank statement with spouse/partner + Tax Credit Award Notice/Universal Credit monthly statement, showing you are married/partnered and/or Marriage certificate + Letter from Social Worker/Key Worker confirming irretrievable and permanent estrangement from parents + Benefits Certificate/letter confirming award of Benefit on grounds of Hardship/Estrangement + Documentation showing both parents are deceased
Care Experience Student (please read the section on Self-supporting status on page 20)	+ Letter from Social Worker/Key Worker confirming that you are care experienced or Certificate of Care Experience UHIFEC8 available on your UHI Records account
Residence Eligibility (please read the section on Self-supporting status on page 4)	+ Certificate of Residence UHIFEC6 available on your UHI Records account
SAAS Award Letter	+ All Pages
Payslips	+ Three recent and consecutive months' payslips for you and your partner
SLC Award Schedule	+ All Pages

For Discretionary Hardship Funds

Proof of Accommodation Costs	<p>A copy of one of the following documents:</p> <ul style="list-style-type: none">+ Mortgage Agreement+ Tenancy Agreement+ Lease or Contract+ Council Tax Benefit statement+ Housing Benefit Refusal Letter, if applicable
Bank/Building Society Statements for you and your partner	<ul style="list-style-type: none">+ Two months' recent and consecutive bank statements showing account name, account number, sort code and all transactions
Council Tax Letter/Book	<ul style="list-style-type: none">+ A copy of your Council Tax Statement showing your liability even if you have been exempt from Council Tax Liability.
SAAS Award Letter	<ul style="list-style-type: none">+ A copy of the 2025 - 2026 award letter for you and any family member who is a full time Higher Education Student
SLC (Student Loan Company) Payment Schedule	<ul style="list-style-type: none">+ A copy of the 2025 - 2026 SLC payment schedule for you and any family member who is a full time Higher Education Student
Payslips	<ul style="list-style-type: none">+ Three recent and consecutive months' payslips for you and your partner

For Childcare Funds

Proof of Childcare Costs	<p>A copy of one of the following documents is acceptable:</p> <ul style="list-style-type: none">+ Childcare contract+ UHIFEC5 Certificate of Childcare, available on your UHI Records account if you do not have a Childcare Contract
--------------------------	---

GDPR (General Data Protection Regulation)

Where you are required to provide documentation for your application about someone else's income or circumstances, the Online Funding application will give you the option to invoke GDPR for those who do not want to disclose their income on the electronic application on grounds of this being their private information which they wanted protected under GDPR legislation.

However, we do still require the information and documentation. When we collect and store this information securely in a separate system, this can take longer for your application to be processed as described below. However, this information is required for your application to be considered.

Step one

You, the student, need to download document GDPR Restricted Permission Income Declaration Form UHIFEC13 from the Useful Documents page in the Funding Section of UHI Records and give this to the person(s) concerned.

Step two

The person(s) concerned need to complete the form and send it along with the supporting documentation to the Student Services Team. This can be done by emailing the form completed electronically along with the supporting documents or by printing the form and posting it along with the documents. The GDPR Restricted Permission Income Declaration UHIFEC13 has the email addresses for your college detailed on it.

Once received, your application will be considered complete and will then be put forward for assessing your eligibility for funds.

If you need help with sourcing documents or advice on what documents you need to provide, please contact our Student Services team on 01343 576354, 576265 or email Student.services.moray@uhi.ac.uk they will be happy or to help.



Useful Contacts

Student Services Team

T: 01343 576354 or 576265

E: student.services.moray@uhi.ac.uk

Student Finance

T: 01343 576218 or 576328

E: student.finance.moray@uhi.ac.uk

General Enquiries

T: 01343 576000

E: mc.registry.moray@uhi.ac.uk

Published by UHI Moray, part of the University of the Highlands and Islands.

Board of Management of Moray College is a registered Scottish Charity, No. SC021205. Registered office:
Moray Street, Elgin, Moray, IV30 1JJ, Scotland.

No part of this publication may be reproduced without the written permission of UHI Moray.

We have made every effort to ensure that the information is accurate at the time of going to press. Changes to rates etc. may occur and we will endeavour to reflect any such changes as quickly as possible on our website:
www.moray.uhi.ac.uk

All photographs and images used are protected by copyright and may not be reproduced without permission.

© UHI Moray 2025

Want more information?

Give us a call or visit our website:

01343 576000 + moray.uhi.ac.uk

UHI Moray, Moray Street, Elgin IV30 1JJ



@UHIMoray

