

Lets Get Your Funding Sorted

www.moray.uhi.ac.uk

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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**

FINANCE

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About Funding

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 public funds are allocated to us 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) for Higher Education courses.

They are an investment in your future and support you to improve your level of qualifications and skills while you undertake a course of education. As part of receiving this support you will be required to agree to the terms and conditions and abide by UHI Moray rules regulations and policies on

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

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 UHI Moray and SAAS administered funds you must be an Ordinary Resident in Scotland on the first day of your course.

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 subparagraphs above.

If you are just in Scotland to study, but otherwise you would be living elsewhere, you are not ordinarily resident in Scotland.

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. Please contact our Student Finance 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.

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.

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.

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.

We 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 you are not deemed to be in Scotland on the course start date, you 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 our Student Finance Officer on **01343 576218**.

Criteria

Further Education Courses

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

- + Be a 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')

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

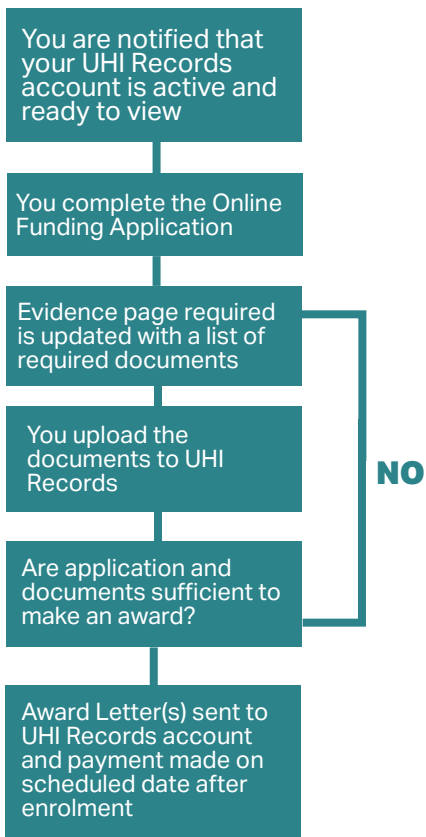
How and When to Apply

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 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*.

Your UHI Records account is your electronic view of the records we hold about your studies and is one of the methods we use to communicate with you about various aspects of your student life.

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



*When you access your UHI Records account for the first time you are asked to change your password to something memorable to you.

If this does not work or if you need to reset your password, please contact the UHI Service Desk at servicedesk@uhi.ac.uk/uhi.ac.uk/servicedesk

The Application Process

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

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 your 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.

Call: **01343 576354**

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



Funding for UNDER 16s

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

Until this date you may be eligible for support for your Travel and Study Costs through your school or the Local Education Authority.

If you are under 16 at the end of September but turn 16 the start of March, then we can fund you from January.

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.

Call: **01343 563374**

Email: educationandsocialcare@moray.gov.uk

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

Further Education Funding

	16-17	18-24 (home)	18-24 (independent)	25+	Care Experienced	Universal Credit
EMA	£30	Up to £99.35	Up to £125.55	Up to £125.55	Up to £225	Varies
Away from home allowance	£49.91 per week					
Travel allowance	✓	✓	✓	✓	✓	✓
Study allowance	✓	✓	✓	✓	✓	✓
Childcare Funds		✓	✓	✓	✓	✓
Hardship Funds		✓	✓	✓	✓	✓

Education Maintenance Allowance (EMA)

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

Criteria

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

For Care Experienced Students the rate of funding is not assessed on your household income only on your general eligibility for funding

Documentation

All students - Student Identification (one of):

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

Living at home - Student and Parents Income Documents such as:

- + P60
- + 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

Independent of parents - 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.

Care Experience - 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

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

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

If you don't live with your parents/guardian but don't meet the criteria to be classed as living independent 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.

Travel Allowance

Travel is based on the cheapest form of travel from where you live.

From 23 March 2026 the Scottish Government introduced a pilot of the £2 Bus Fare Cap for travel within Moray and the Highlands. All students aged between 22 and 60 will be awarded £4 per day for the academic year 2026-27.

Where possible students under the age of 22 should use their FREE bus travel.

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

Study Allowance

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

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

Documentation:

Student Identification (one of):

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

Away from home allowance

£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)

Criteria

Payable if in receipt of EMA

Documentation

Evidence to show local tenancy/ accommodation has been secured.
Student Identification (one of):

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

Childcare Funds

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

Criteria

Household income below £60,000

Documentation

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

Hardship Funds

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

Criteria

Household income from Bursary, Part Time employment and benefits

Documentation

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

Higher Education Funding

	Childcare	Lone Parent	Travel and Study	Accomodation	Hardship Fund - Childcare
Full-time	✓	Up to £1,215		Up to £97.56 per week	✓
Part-time			✓		✓

Higher Education Childcare Funds

Childcare Fund

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.

Criteria:

Household income below £60,000

Lone Parent Childcare Grant

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

Criteria:

Household income below £60,000

Documentation:

- + 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.

Higher Education Hardship Funds

HE Accommodation

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.

Criteria

Household income from

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

Travel and Study Costs

Students on Benefits/Low income

HE Childcare Funds - PT

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

Criteria

Household income below £60,000

Documentation:

- + 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

Funding Explained

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 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 those who are 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.

Your EMA and other funds will be payable from January. Students aged 18 or over are normally considered for the parental home rate of FE Bursary Maintenance in the first instance.

*If you turn 16 on or between October and February you are classed as a Christmas Leaver and do not qualify for funding until you have reached your school leaving date.

Further Education (FE) Bursary

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

The Further Education Bursary is available to those 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 both 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 our campuses.

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. For those under 18 at the start of the course, please 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.

Travel Allowance

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

Travel costs are considered at the rate of the most cost-effective transport for your area per the sequence of tickets for the term. This is a requirement by the Scottish Funding Council who issue Student Support funds.

The cost of the 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.

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.

From 23 March 2026 the Scottish Government introduced a one-year pilot of the £2 Bus Fare Cap for travel within Moray and the Highlands.

As a result, all students aged between 22 and 60 will be awarded £4 per day for the academic year 2026-27. Should the pilot not continue beyond 22 March 2027, we will review the award and advise you of the relevant change.

Additional Support Needs Allowance

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

This can be travel costs because they need taxi transport to get to campus 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 our Inclusive Learning Team.

Benefits

You 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

Those 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 Childcare Funds

Applications for assistance from the Childcare Funds are made through your UHI Records account at: 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*.

* 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

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.

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

We 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:

- + 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.)

Childcare Fund awards are not payable when your partner/spouse is available to provide childcare.

Retainer fees are not payable from Childcare Funds as these are normally retained by the Childcare Provider and then refunded to you.

Notice periods are not payable where you are not attending timetabled classes.

- + 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.
- + 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.
- + We will pay these funds weekly 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

How we pay Childcare Awards

When you have been awarded Childcare Funding your award letter will confirm the total award amount and the weekly rate. If you are not using the UHI Moray Nursery, you will need to submit Childcare Expense Claim forms to draw down your childcare costs for each child for each week.

We will send you a batch of Childcare Expense Claim forms for the start of the session. You must complete these and either post them to Student Services, UHI Moray, Moray Street, Elgin, IV30 1JJ or send a photo of each one to Childcare.Moray@uhi.ac.uk by the submission date to guarantee payment. You should enter your Student Number, name and the claim week end date in the email subject line e.g. if your student number is 004455 and your claim is for week ending 12 September 2025, you should enter the following in the subject line:

004455 - Student Name - 12-09-2025

If you are using the UHI Moray Nursery for any of your childcare provision, please note that you will be invoiced for any usage not covered by these funds and you should contact the Finance Section as soon as possible to arrange payment.

Please ensure you clearly enter all the childcare costs which you are responsible for (timetabled classes and placements, excluding Local Authority Childcare Funded places).

As with all funding, if you enrol on a different course to that stated above, your award payment may not be paid on the date stated and your entitlement may change or be withdrawn.

If your enrolment and award letter date are after the guaranteed submission date on the Childcare Expense Claim forms the first payment will normally be on the next scheduled payment date.

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 or are not eligible, 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: www.moray.gov.uk/moray_standard/page_43903.html
- Aberdeenshire Council : aberdeenshire.gov.uk/benefits-and-grants/
- Highland Council: highlandcouncilcharitabletrusts.org/

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:

uhi.ac.uk/en/studying-at-uhi/first-steps/how-much-will-it-cost/funding-yourstudies/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:

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.



Tuition Fees

Further Education

Further Education courses include National Qualifications (NQs), National Certificates (NCs) and Scottish Vocational Qualifications (SVQs).

Full Time

If you are studying a full time Further Education course we claim your fees from the Scottish Funding Council on your behalf based on the information you provide.

If you do not qualify, we will let you know 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: moray.uhi.ac.uk/fees

Higher Education

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, you apply to SAAS for your fees to be paid when you apply for your Student Loan and other allowances. 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 studying between 30 and 119 credits. You need to apply through SAAS 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 in instalments. 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 standard sources. If you think this applies to you please contact the Student Finance team for assistance.

FAQs

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.

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 as these may have changed since you last studied. There may be changes to what is available and how it is assessed.

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?

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 SCQF Level 4 to Level 5 and SCQF 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 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

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

There is no fixed maximum income a household can have before you 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. 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

You are required to provide documentation to prove these circumstances.

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

We assess your 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.

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 Payment Delays

EMA Learning Agreement not returned

We cannot pay you the EMA award if you have not accepted the Terms and Conditions 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.

You don't check your 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 UHI email. So, you must check your UHI Records account regularly from when you submit your online funding application.

You don'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.

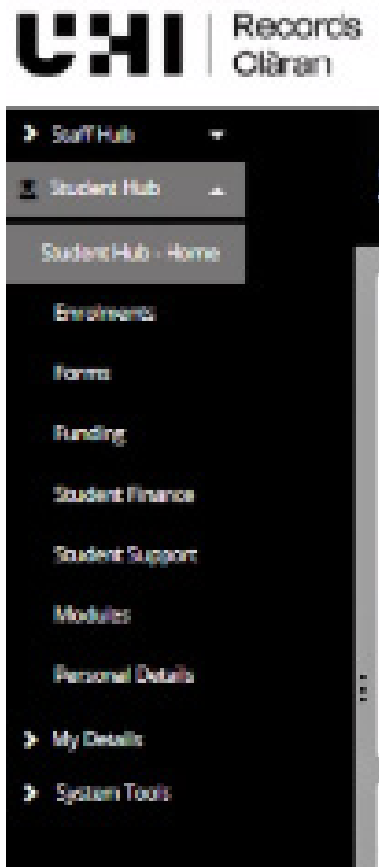
If you want to change the bank account, or the details you provided were wrong, you will need to complete a Change of Bank Details form which can be found on the Useful Documents page of your UHI Records account.



UHI Records

Your UHI Records account is a vital tool for your life at UHI. 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 us will be through your UHI Records account.

There are other sections which you can access to keep up to date with different aspects of student life.



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.

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.

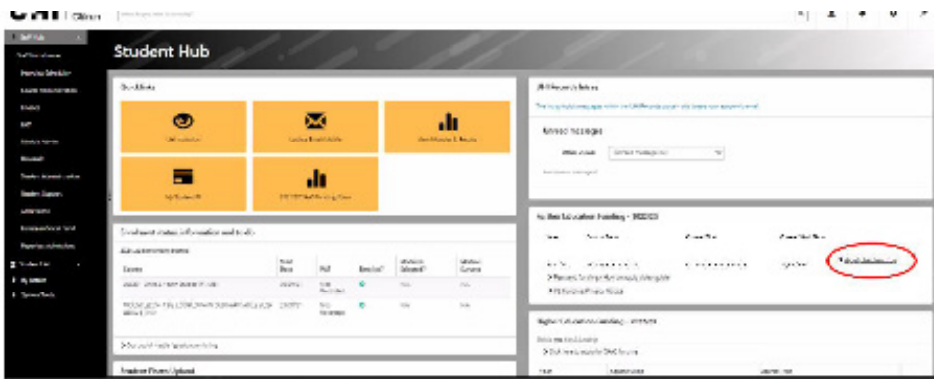
In your internet browser go to the following address www.studentjourney.uhi.ac.uk

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.

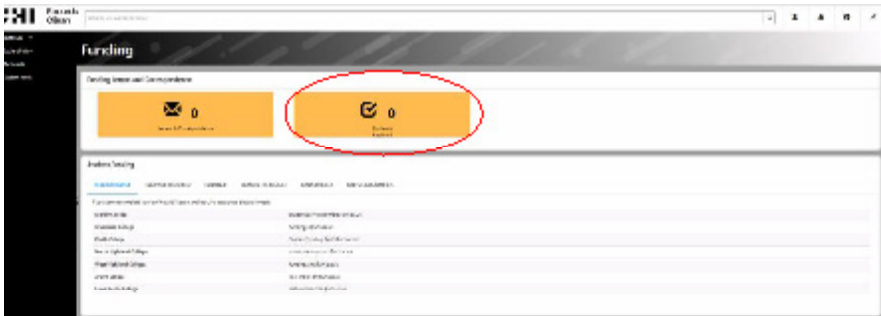


From this page click VIEW EVIDENCE icon to see what documents you are required to submit to complete your application, access other useful documents and view your Payment Schedule once your application has been processed. You can also view the letters we have sent to your UHI Records account.



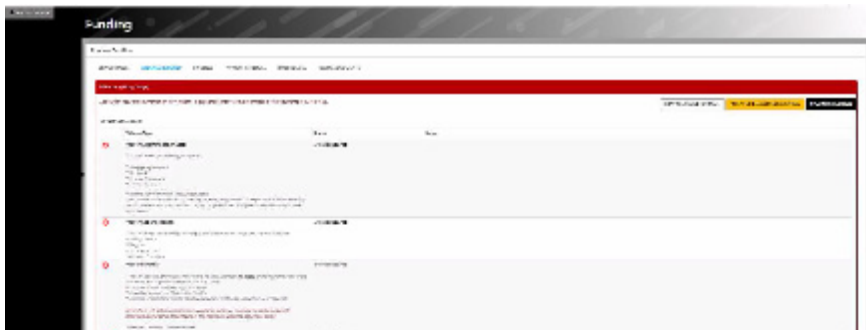
This will take you to your Funding To Do page. This will tell you if you have any unread letters as well as what documents we require from you to complete your application.

(If you are logging back into your account to do this, when you log in you will need to access the Funding area of your account by clicking on "Funding" on the "Student Hub" drop down at the top of the page.)



Remember we do not mail letters to you, all correspondence is through the letters area on your UHI Records account. These can be viewed, printed or even saved as a PDF file to your own device for forwarding to other agencies who may need details of your student status.

By clicking on EVIDENCE REQUIRED, you will see all the documents we require from you. Examples of the documents which are required are listed under the evidence headings.



Most scanning and electronic copying methods of uploading documentation are acceptable, including mobile phone photos. However, all must show the student name clearly for it to be deemed acceptable documentation. We recommend you print Benefits Letters and Bank Statements as PDF documents as multiple screenshots are not acceptable and are unlikely to show names and addresses etc.

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

We can only award funding to students who meet the eligibility criteria. To do this, we need documentary evidence of your circumstances and, where relevant, your family's circumstances. We won't be able to release any funding until you've uploaded all requested documents to the evidence required section of your UHI Records account.

Below is a list of the most common types of documentation we may ask for 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 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.

FE Bursery/EMA

Gross Earnings from employment	A copy of P60 for last tax year OR Certificate of Employment Income UHIFEC3, available on your UHI Records account
Gross Earnings from self-employment	A copy of SA302 or other HMRC letters for last tax year OR Certificate of Self Employment Income UHIFEC2 on your UHI Records account
Gross Earnings from Occupational pension	A copy of P60 for last tax year
Bank/Building Society Interest/ Investment Income	Statement of interest or dividends at April 2025
Maintenance Payments made or received	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)	Award Notices from SAAS or the Institution for other students in the family
Trust Income	Statement of Trust Income at April 2025
Care Experience Student	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	Certificate of Residence UHIFEC6 available on on your UHI Records account
SAAS Award Letter/ SLC Award Schedule	All Pages
Proof of Benefits	<p>Tax Credit Award Notice for tax year showing credits for Working Tax, Child Tax, Childcare elements and/ or Disability elements of working tax credits</p> <p>Universal Credit, a recent complete monthly statement</p> <p>Personal Independence Payment/ Disability Living Allowance (DLA)</p> <p>Armed Forces Independence Payment</p> <p>War Pension (disability element only)</p> <p>Attendance Allowance</p> <p>Contact Attendance Allowance</p> <p>Care Leavers payments (from a local authority)</p> <p>Child Benefit</p> <p>Child's Special Allowance</p> <p>Guardians' Allowance</p> <p>Housing Benefit</p> <p>In-work and Back-to-work bonuses or Back-to-work credits</p> <p>Fostering and Adoption Fees Part 1+2</p> <p>State Pension</p>



Payslips

Three recent and consecutive months' payslips for you and your partner

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

Discretionary Hardship Funds

Proof of Accommodation Costs	A copy of one of the following documents: <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	Two months' recent and consecutive bank statements showing account name, account number, sort code and all transactions
Council Tax Letter/Book	A copy of your Council Tax Statement showing your liability even if you have been exempt from Council Tax Liability.
SAAS Award Letter	A copy of the award letter for you and any family member who is a full time Higher Education Student
SLC (Student Loan Company) Payment Schedule	A copy of the latest SLC payment schedule for you and any family member who is a full time Higher Education Student
Payslips	Three recent and consecutive months' payslips for you and your partner

Childcare Funds

Proof of Childcare Costs	A copy of one of the following documents: <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
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General Data Protection Regulation (GDPR)

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 protected under GDPR legislation.

However, this information is required for your application to be considered. Please note that due to the process outlined below this can take longer for your application to be processed.

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 needs 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) or posting us the form along with the supporting 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.



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



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