Honorary President: Richard Holloway
Chair: Dorothy Smith
Chief Executive: Brian Magee





Assistance with Course Costs

Individual Training Account (ITA)

If you need to pay course fees, you may qualify for an **Individual Training Account** (ITA) of up to £200 each year towards the course costs. Unlike an Individual Learning Account (ILA), which ITA replaced in October 2017, the course must be geared towards helping you get a job or progress in a career. If you are interested, you can call 0800 917 8000.

To qualify for an **ITA**, you need to:

- be 16 or over (there is no upper age limit)
- have an income of £22,000 or less, or be in receipt of a qualifying benefit
- not have a degree or postgraduate qualification or overseas equivalent
- not be in any form of secondary, further or higher education, and not participating in training through the Employability Fund or Modern or Foundation Apprenticeship.

The above criteria are based on ILA eligibility criteria which is likely to remain largely unchanged for an ITA. You will also need to sign a declaration that you are either in work or actively looking for work. Further details on eligibility will be published on the 'My World of Work' website in late 2017.

To request an application for an Individual Training Account (formally ILA), call the free Skills Development Scotland helpline: 0800 917 8000. Please note the fund will be available from October 2017.

Individual Training Account Learning Providers: Course Tuition Fees.

The above providers include approved learning centres, local colleges, universities, and private and voluntary sector training organisations.

If you are taking a full-time course with one of the above training providers, you do not need to pay tuition fees (as long as you meet the country of residence conditions and you have not had funding previously.

If you are taking a **part-time** course, you will usually have to pay tuition fees. However, you may be able to receive some, but probably not full, financial assistance towards paying the course fee if:

• you are taking part in a course which is specifically for disabled people; or you receive one of the following welfare benefits: Disability Living Allowance, Personal Independence Payment, Carer's Allowance, Incapacity Benefit (or contributory Employment and Support Allowance for new claimants since October 2008), Severe Disablement Allowance, or Attendance Allowance; or either you or anyone in your family (only people you live with) receives Income Support, Working Tax Credit, Pension Credit, Housing Benefit, or Income-based Jobseeker's Allowance; or Income-based Employment and Support Allowance; or you have a low family income or you are an asylum seeker, or the husband / wife or child of an asylum seeker; or you are living in a children's home or foster home.

If you need to pay your own tuition fees, you might be able to apply for an Individual Training Account (see above) to help with these costs. You may also be eligible to apply for a non-repayable educational grant from a charitable trust – see below under grant making trusts.

Repeat Funding

If you have received public funding for learning previously from the EU or UK, you may not be eligible for further funding. However, the rules on this are complex and will be dependent on your individual circumstances.

Living costs

You might be able to get help towards your living costs in the form of a non-repayable bursary from the training provider – but usually only if you are studying full-time. The amount you could get depends on your own and your family's circumstances and is discretionary, which means it's not guaranteed.

Students aged 18-19 may receive an Education Maintenance Allowance instead of a bursary. This is at the training organisation's discretion.

Other sources of funding

If you are not able to receive any of the funding listed above, or if you are looking for additional funding, you may be able to consider the following options:

• **Grant making trusts:** many trusts or charities offer funding to certain people. There are various trusts in the UK, and the amount of money that they give varies. Each trust has its own criteria for whom it will offer help. There are some trusts that specifically offer funding to disabled people and/or students.

- Professional and Career Development Loans: these are bank loans of between £300 and £10,000 to cover a wide range of vocational training or learning opportunities. The government supports these loans by paying the interest on the loan while you are undertaking your learning. You can find further information about this scheme on this UK Government webpage on Career development loans.
- Sponsorships: many industrial organisations and some government departments have schemes to support students. You may be able to get details of these from your local Jobcentre Plus office.

Benefits and Students

It is important to note that you cannot continue to claim many benefits if you are studying full-time. If you are studying part-time you may be able to continue to receive certain benefits, such as Income Support, Employment and Support Allowance, Housing Benefit, Council Tax Reduction, Carers Allowance and Tax Credits.

Information on student funding

Colleges in Scotland will be able to give you information and advice about the funding you may be eligible for. http://collegesscotland.ac.uk/

Information on welfare benefits

Turn2Us offers advice on disability, sickness benefits, carers' allowances and grants. Contact can be made through the contact form on the Turn2Us website. There is also a Benefit Calculator on the Turn2Us website that allows you to check your benefit entitlement. For more information visit: www.turn2us.org.uk

Brian Magee
Chief Executive
COSCA (Counselling & Psychotherapy in Scotland)