



# A Guide to Financing your Studies For 16—18 Years olds in Further Education 2009/10

Making the decision to come to college is an important one and achieving your goals will be the only thing on your mind. But you need to take the opportunity now to plan for your time here. College expenses can be a large burden on family finances and consideration must be given to the different sources of funding that are available.



If you wish to discuss your financial situation with one of our Guidance Officers you can either drop into the Welfare, Advice & Counselling Service or phone us on 020 8686 5700 ext 3779. Alternatively you can email us at [wac@croydon.ac.uk](mailto:wac@croydon.ac.uk).

## WHAT ARE THE KINDS OF EXPENSES I SHOULD CONSIDER?

The following checklist is to help you think about the extra expenses that you may have when you come to college.

Course-Related Expenses	Amount (£)
Course Fees	
Equipment, materials, uniform, protective clothing and tools	
Textbooks and stationery	
Daily travel expenses to and from College and extra travel to work experience placements	
Childcare for length of course including holiday periods	
Residential or fieldtrips	
External exam costs or registration fees	
<b>Total</b>	

### **CROYDON COLLEGE MISSION STATEMENT**

Croydon College aims to be at the heart of Croydon's communities, stimulating demand for learning through inspirational and supportive teaching which respects all and transforms our futures.

## WHAT HELP IS OUT THERE FOR ME?

There are many different sources of funding available for students. These include:

Educational Maintenance Allowance, Learner Support Fund, Care to Learn, means-tested benefits, trusts and charities. The following will give you a brief outline of the different funds and how and where to apply.



### EDUCATIONAL MAINTENANCE ALLOWANCE

The Educational Maintenance Allowance (EMA) is a weekly payment worth up to £30/week and £500 in bonuses over two years for students who become 17 or 18 during the academic year. The scheme is means-tested, based on parental income for the previous tax year and you must meet the residency requirements.

**To apply please contact the EMA Helpline on 08001218989 or visit their website [www.ema.dfes.gov.uk](http://www.ema.dfes.gov.uk).**

**Alternatively you can discuss this scheme with the Welfare, Advice & Counselling Service at Croydon College.**

### LEARNER SUPPORT FUND

The Learner Support Fund is a hardship fund aimed at students on a low income. It is there to assist students meet the cost of **college-related expenses**, such as essential textbooks, materials, uniforms, kits and travel. It should be noted that if you are eligible for EMA you must apply for this before applying to the Learner Support Fund.

**Application forms and advice regarding the Learner Support Fund can be obtained from the Welfare, Advice & Counselling Service at Croydon College.**



### EDUCATIONAL TRUSTS AND CHARITIES

Educational Trusts and Charities are independent bodies who are able to give grants to students to assist with college expenses.

Croydon College is affiliated to the Family Welfare Association who have awarded over £2000 to students this academic year.

**Details are available from the Welfare, Advice & Counselling Service at Croydon College.**

### 16-17 Oyster Card Scheme

If you are aged 16 or 17 you will be able to apply for a 16—17 Oyster photocard so that you can buy Travelcard, bus pass and tube-only season tickets and use Oyster to pay as you go at half the adult rate.

In addition, if you live in a London borough and are in full-time education, you will be able to use your 16-17 Oyster photocard to travel free on London's buses and trams.

**Application forms will be available from Post Office. You can also call the TFL helpline on 0845 330 9876.**

**“EMA is a weekly payment worth up to £30/**

## TRANSPORT FOR LONDON DISCOUNT SCHEME

If you are 18 years and over and studying at least 15 guided learning hours a week you may be entitled to 30% discount on weekly, monthly or annual season tickets . Single, daily and 3 day tickets and oyster fares are not available at a discounted rate. However you can add money to your Oyster card and use this to pay for these fares, which is cheaper than paying cash for single and return journeys.

**Forms are available from the relevant departmental admin offices within the College. Further information can also be obtained by contacting TFL Helpline on 0845 330 9876.**

## CARE TO LEARN

Care to Learn is to help 16-19 year old parents with the cost of registered childcare and travel costs whilst at College. Up to £6,665/academic year is available for childcare and necessary travel costs for all young parents aged 16 or over but under 20 years old . You do not need to be in receipt of means-tested benefits to apply for this.

**To apply please contact the Care to Learn Helpline on 08001218989. Alternatively you can visit their website [www.dfes.gov.uk/care to learn](http://www.dfes.gov.uk/care-to-learn).**

**You can also discuss this scheme with the Welfare, Advice & Counselling Service at Croydon College.**



## INCOME SUPPORT

If you are a lone parent or estranged from your parents/legal guardian you may be entitled to Income Support. You may also be entitled to Housing Benefit and Child Tax Credit.

**To discuss your eligibility contact Job Centre Plus on 0800 023 4888 or if you are a Croydon resident you can also contact the Croydon Welfare Benefits Hotline on 0800 731 5920.**

**Alternatively you can contact the Welfare, Advice & Counselling Service at Croydon College.**

## JOBSEEKERS ALLOWANCE (JSA)

You must be aged 18 or over to claim JSA and studying less than 16 guided learning hours per week. In some exceptions 16 and 17 year olds can also apply. You may also be entitled to Housing Benefit.

**To discuss your eligibility contact Job Centre Plus on 0800 023 4888 or if you are a Croydon resident you can also contact the Croydon Welfare Benefits Hotline on 0800 731 5920.**

**Alternatively you can contact the Welfare, Advice & Counselling Service at Croydon College.**

**“Croydon  
Welfare  
Benefits  
Hotline**

**0800 731 5920”**



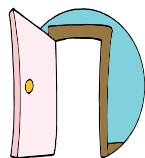
The Welfare, Advice & Counselling Service is a support service that can help you with a lot of different problems including accommodation and financial advice, personal and practical concerns as well as complex residency issues.

We can also assist you with dealing with social, emotional and health problems.

We also manage the Educational Maintenance Allowance, Learner Support Fund and Care to Learn Scheme. On a daily basis we assist students with college expenses such as childcare costs, travel, essential textbooks, materials and uniforms.

We are a friendly, accessible, and confidential service with a non-judgemental attitude towards its clients. We are committed to helping students achieve their aspirations.

## WHERE CAN YOU FIND US?



We are based in Room G50 Ground Floor, Fairfield Building and A13, Davidson Campus and offer a Drop-In Service. Please contact the Service for current opening times.



Alternatively you can phone on 020 8686 5700 ext 3779



Or email us at [wac@croydon.ac.uk](mailto:wac@croydon.ac.uk)

***“Welfare, Advice & Counselling offers a high quality, holistic package of personal support to learners so that they may remain on course and achieve their qualification.”***