





STUDENT SERVICES



2007-2008

THE COLLEGE OF THE FUTURE. YOUR FUTURE.

Edinburgh's Telford College, 350 West Granton Road, Edinburgh EH5 1QE

### E FINANCE

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# Outline of Funding Possibilities for Home Students and Standard Course Fees

You should be eligible for some of these forms of support. Read this booklet for more information and then use this table as a checklist.

	FULL TIME	PART TIME
HIGHER	Fees paid	Fee exemption
EDUCATION Charles	Student loan	Student loan
HNC / HND Students 07/08 Home Fee	Young Student Bursary and Additional Loan	
HNC/D courses £1225 - full-time or	Supp grants including Disabled Student's Allowance	Disabled Student's Allowance
£85 per unit if part-time (HNC = 12 units) (HND = 30 units)	Student Support Funds (Hardship Fund)	Student Support Funds (Hardship Fund)
(HIND = 30 UIIIIS)	Travel expenses	
	Career Development Loan	Career Development Loan
	Council Tax exemption	
NON-ADVANCED	Fees paid	Fee exemption
COURSES (Below HNC Level: NC/SVQ/NQ/SGA etc) 07/08 Home Fee Non-Advanced courses £960 or	College bursary	
	Education Maintenance Allowance	
	Student Support Funds (Hardship Fund)	Student Support Funds (Hardship Fund)
£85 per unit	Dependant's Allowance	
part-time 07-08 Home Fee for	Career Development Loan	Career Development Loan
Highers or Intermediates £160	Council Tax exemption	

### **SECTION A - General information**

This booklet tells you about how you can fund your studies at Edinburgh's Telford College during session 2007/2008. **You don't have to read the whole booklet**. Just read Section A and then the other sections that apply to you.

You should plan how you will meet all the costs of studying, including living expenses, before you take up a place at college.

The College expects you to take resonable steps to bridge gaps in your income, such as finding part-time work. If you would like help or advice on finding part-time work, please visit Jobzone in Student Services.

### 1 EMERGENCY FUNDS

The college doesn't have an emergency cash fund. Your loan or bursary might not arrive at the beginning of the session, if you have applied quite late for funding. If you applied in time, the first college bursary payment should be in your account at the end of the first week, and the first loans/grant payment should be in college at the start of term.

- · Apply for funding as soon as possible
- Before you start college, try to save enough money to live on for the first weeks, if possible

### **SECTION** A - General information

#### 2 TUITION FEES

- 2.1 Most Scottish and European Union (EU) full-time students will not have to pay tuition fees. However, you won't get your fees paid if you have previously been on a full-time course at HND or degree level, and you had help from public funds.
- **2.2** If you're from another part of the UK, you're not entitled to free tuition. You must apply to your Local Education Authority (LEA) for means tested help with tuition fees of up to £1,200.
- 2.3 If you're a Scottish domiciled or EU student studying a full-time Higher National (HN) or Advanced Diploma course at Edinburgh's Telford College, apply to get your fees paid for you. If you don't apply, you will be billed for the full amount.

### Apply to:

SAAS (Student Awards Agency for Scotland) Gyleview House, 3 Redheughs Rigg, Edinburgh, EH12 9HH

Tel: 0845 111 1711 www.saas.gov.uk

E-mail:saas.geu@scotland.gsi.gov.uk

### **SECTION A - General Information**

- **2.4** Other full-time students should refer to the college form "Guidance on When and How to pay Fees" available from the **Registration team in A102**.
- **2.5 Graduate Endowment**. If you're on a college HN course you won't have to pay the Graduate Endowment. If you go on to year three of a degree, and then finish the degree within two years, you will also be exempt.

### 1 COLLEGE BURSARIES

If you're on a National Certificate, Advanced National Certificate, SQA, SVQ or Access course, **apply for a college bursary**.

### 2 ELIGIBLE FOR A BURSARY AND OTHER HELP WITH EXPENSES?

#### 2.1 You should have been:

- Ordinarily resident in the UK for the three years immediately before the start of the course, and
- Ordinarily resident in Scotland on the first day of the first academic year of the course.

### 2.2 European Union (EU) students:

- · can apply to get their fees paid, but
- can't get a bursary and can't get help from the Student Support Fund (Hardship Fund) unless they meet residence requirements.

### **2.3** Study requirements

- If you're over 18 and you've had financial help for a full-time course in the previous four years, it is possible you won't be awarded a bursary, but you should still apply.
- If you've already studied at a higher level e.g. HN or degree, you probably won't get a bursary, but you should still apply.

- Your course should normally last for up to one year and lead to a recognised qualification.
- If your attendance and progress are not satisfactory, your bursary and other payments may be stopped.
   Make sure that you know, and keep to, the procedures for dealing with absence from college.

### 3 APPLYING

- **3.1** You'll be sent a bursary application form when you're offered a place on your chosen course, but please remember that an offer of a place on a course isn't a quarantee that you'll be given a bursary award.
- If you are from Orkney, Shetland or the rest of the UK apply to your LEA.
- **3.2** Apply as early as possible because there is a limited amount of money available. Note the closing date for applications in the Bursary booklet.
- Be sure to include all the information and documents required.
- Get someone else to look over your form before you send it in.
- Contact Bursaries on ext 4032 for more information

Bursaries run drop-in sessions in Student Services. Go to the Student Services Office for more information.

7 Student Services

4 BURSARY AWARDS: 2007/2008 figures (weekly rates)

4.1	Age on start date of course	Living in parental home	Not living in parental home
	Parentally supported (Under 18)	EMA	£33.66
	Parentally supported (Over 18)	£67.01	£84.69
	Self supporting*	£84.69	£84.69

- \* You are a self supporting student if, by the first day of your course, you:
- are at least 25 years old or
- are married or
- have supported yourself from earnings or benefits for any 3 years
- **4.2** If you are under 18 and living in UNITE halls of residence, your bursary will be at higher rate, normally £100 per week plus £26.22 personal allowance.
- **4.3** The first month's college bursary payment will be in two instalments. If possible, you should try to save some money before you start your course, to help with payment of initial extra costs such as a bus pass.

### **5** EDUCATION MAINTENANCE ALLOWANCE (EMA)

Some students will be eligible for an EMA:

- If your course starts in the Autumn and your date of birth is between 1 March 1989 and 30 September 1990 you may be eligible.
- If your course starts in January and your date of birth is between 1 March 1989 and 28 February 1991, you may be eligible.
- **5.1** The amount depends on **household income**, not parental income.

Household income	Weekly allowance
Up to £21,302	£30
£21,303 - £26,116	£20
£26,117 - £31,528	£10
More than £31,528	nil

**5.2** You could get an EMA for up to 3 years of education but you have to maintain 100% attendance. Bonuses of £150 are payable in January and July for students who remain on their course and make good progress.

### 6 TRAVEL COSTS

The amount paid is based on the cheapest form of travel, usually a monthly bus pass, and is included in the monthly bursary payments.

- If you are under 18 on the first day of your course and you live more than one mile from college, you can apply for a non means tested bursary to cover travel costs.
- If you are over 18 on the first day of your course you can also apply for help with travel costs, but the award is means tested.

### 7 FURTHER FINANCIAL SUPPORT

**7.1 Dependant's Allowance** if you have legal responsibility for an adult.

£48.27 per week

### 7.2 Student Support Funds (Hardship Fund)

If you have applied for your full entitlement to a college bursary but you are still in financial hardship, apply for help with some of the costs of:

- · child care
- travel
- books and equipment
- accommodation
- disability

Application forms for Student Support funds will be available from Student Services. Look out for posters.

### 8 DISABILITY

If you have a disability and you have to meet extra costs in order to come to college, you may be entitled to additional support, for example to pay for essential taxi transport. This help is not means tested. Apply for this Special Educational Needs Allowance on the bursary application form.

### 9 COUNCIL TAX EXEMPTION

Full-time students do not have to pay council tax, but they have to **claim exemption**. Ask the local council office to send you the exemption form and your School Support Assistant will stamp it for you.

You are not automatically exempt from Council Tax. You must register exemption with the council yourself -

Revenuesbenefits@edinburgh.gov.uk

or

Tel: 0131 469 5000

#### 10 BENEFITS

- **10.1** If you're on benefits and are **not required to be** available for work (mainly people with disabilities and lone parents) you can:
- study full-time and
- claim benefits including Housing Benefit, Income Support/Incapacity Benefit and
- apply for a bursary to cover the extra costs of college attendance e.g. course and exam fees, books, equipment and travel

You must tell the Department for Work and Pensions (DWP).

If you are studying an HNC or HND full-time read this section and apply to SAAS for funding.

#### 1 BENEFITS

Most full-time students can't claim benefit, but if you are not required to be available for work (mainly people with disabilities or lone parents) you may be able to study full-time and still claim Income Support and Housing Benefit. When your entitlement to Income Support and other benefits is being calculated, all your income is generally taken into account including the student loan or any student grants. It is often the case that a student's benefits reduce considerably as a result of this. If you claim benefits, always check with the Department for Work and Pensions (DWP) before starting a course of study.

### 2 COUNCIL TAX EXEMPTION

Full-time students do not have to pay council tax, but they have to **claim exemption**. Ask the local council office to send you the exemption form and your School Support Assistant will stamp it for you.

You are not automatically exempt from Council Tax. You must register exemption with the council yourself - Revenuesbenefits@edinburgh.gov.uk or Tel:

0131 469 5000

### 3 SUPPORT AVAILABLE

The help with living costs available for home students is a mixture of:

- Student loan
- Young Student Bursary and additional student loan
- supplementary grants including £1155 childcare grant for lone parents
- Student Support Funds (Hardship Fund)
- Travel expenses

What you can claim depends on your eligibility.

### 4 ELIGIBILITY

To be eligible for help from SAAS with **living costs** you must:

- have been ordinarily resident in the UK for three years immediately before the first day of the first academic year of the course. If you were absent only because you or your family were temporarily employed abroad, you will be treated as if your ordinary residence in Britain had not been interrupted.
- be ordinarily resident in Scotland on the first day (1
   August) of the first academic year of your course.
   (Other UK students apply for a loan through their LEA)
- be on a full-time course "designated" for student support. Before starting a course students from outside Scotland must always check with their LEA that the course is designated for funding.

• be under 50 at the start of the course or, if 50 to 54, you must intend to return to employment when you complete the course

If you are **not a UK national** you **must also be settled** in the UK (Immigration Act 1971) on the first day (1 August) of the first academic year of your course.

#### 5 MATURE STUDENT OR YOUNG STUDENT?

There are some differences in the support for mature and young students, so decide which category you are in. You are a **mature student** if, by the first day of the first academic year of your course (1 August) you:

- are at least 25 years old or
- are married or
- have supported yourself from earnings or benefits for any 3 years

If you don't belong to one of these categories, you are a **young student**.

#### **6 STUDENT LOANS**

### 6.1 Applying

If you need help with living costs, apply to the Student Awards Agency for Scotland (SAAS) for a loan when you apply for payment of your tuition fees. You should apply as soon as possible after you receive a conditional or unconditional offer of a place on a course.

6.2 Loan amounts for 2007/2008: Part of the money is not means tested and is available to all eligible applicants, but part is means tested against the income of the student, or the student's parents or spouse. You won't have to start repaying your loan until you have completed or left your course and you are earning more than £15,000 per year.

30 Week Session		Maximum non means tested loan	Maximum loan available*
1st Year HND	Living in parental home Not living in parental home	£575.00 £870.00	£3,485.00* £4,400.00*
HNC & 2nd Year HND	Living in parental home Not living in parental home	£460.00 £745.00	£3,045.00* £3,820.00*

<sup>\*</sup>If you are eligible for the Young Student Bursary (see next paragraph), this will replace part of your loan support.

Your loan will be paid monthly on the 7th of each month.

If the session lasts for **more than 30 weeks and 3 days**, you can claim additional loan payments for the extra weeks.

Living in the parental home £52 per week Not living in the parental home £79 per week

If you have questions about payment of your loan, contact:

The Student Loans Company Ltd, 100 Bothwell Street, Glasgow, G2 7JD

Tel 0800 405010 (free) www.slc.co.uk

**6.3** An additional loan of up to £560 will be available to young students from families with an income of up to £20,225.

#### 7 YOUNG STUDENT BURSARY

If you are a young student at the start of your course, **applying to SAAS** for the Young Student Bursary can reduce the amount of loan you need. The **Young Student Bursary**:

- does not have to be paid back
- is not affected by whether you live at home or not
- but is means tested
- and you may not be entitled if you have previously had support for a higher education course.

The bursary is available for young students whose gross family income is less than £32,515. The **maximum award is** £2,510 for students whose **gross family income is** £18,360 or less.

An additional loan of up to £575 will be available to young students from families with an income of up to £20,695. If you are eligible for the YSB, you may also be eligible for the additional loan. maximum is £575 for a family income of £17400 or less.

### 8 SUPPLEMENTARY GRANTS

You may be able to claim additional help in the form of **non-repayable**, **mainly means tested grants** even if previously you have had help for a full-time higher education course.

You can apply to SAAS for:

- **8.1 Dependant's Grant** for a dependent husband, wife, civil partner or other adult dependant who is not a student. Maximum award: £2,510.
- 8.2 Lone Parent's Grant of up to £1,240 if you are a widowed, divorced, separated or single student with at least one dependent child. If you are awarded this grant you may also be awarded up to £1,155 towards the cost of childcare.
- **8.3 Care Leaver's Grant** if you were in care immediately before starting your course, or you were in care when you finished your compulsory schooling to help with accommodation costs in the summer break.

Award: up to £100 per week.

**8.4 Disabled Student's Allowance (DSA)** if you have a disability, to cover certain additional expenses arising because you have become a student. This help is not means-tested. Contact SAAS for more information

It is important to apply as early as possible for this help.

### 9 TRAVEL EXPENSES

You can **apply to SAAS** for help with travel expenses **beyond the first £155**. Forms are available in college in December from your School Support Assistant or apply on-line. The money is paid within 21 days of SAAS receiving the form, but advance payments of 50% are possible in the first term.

### 10 OTHER HELP AVAILABLE THROUGH COLLEGE

### 10.1 Student Support Funds (Hardship Fund)

You can apply to the college for help with a grant, not a loan, towards some of the costs of:

- child care
- travel
- accommodation
- disability
- · books and equipment.

Before applying, you should have taken up your maximum entitlement to a student loan and other grants.

Application forms for help from the Student Support funds will be available from Reception and Student Services. Look out for posters.

### **SECTION D** Part-time Students

If you are studying any course part-time read this section.

#### 1 FEES

Fees are normally payable for part-time courses, but many students can claim exemption from paying fees.

### 2 EXEMPTION FROM TUITION FEES

- 2.1 You can apply for exemption from tuition fees if you are a part-time student, over 16, studying sixteen hours or less per week, have been resident in the UK for the last 3 years and:
- you or your family are receiving Income Support,
   Working Tax Credit, Pension Credit or Housing Benefit or Income-based Job Seekers Allowance or'
- you are receiving Carer's Allowance, Disability Living Allowance, Severe Disablement Allowance or Incapacity Benefit. Attendance Allowance or
- you are a registered Job Seeker or
- 'your family's taxable income for tax year 2006/07
  is equivalent to or less than: £6,993 (households with
  only one person), £11,473 (households consisting
  of a couple without children), £16,718 (households with
  dependant children)'
- you live in the postcode areas EH4.4 or EH5.1
- you are in the care of a local authority and are living in a foster home or children's home, regardless of your age.

### **SECTION D** Part-time Students

You can also apply for exemption from tuition fees if you, your spouse or your parent(s) is an asylum seeker.

- **2.2 To apply for exemption**, tick the relevant box on the application form and you will be sent an exemption form if your course is eligible.
- 3 JOBSEEKER'S ALLOWANCE AND 16 HOURS PART-TIME STUDY

If you are unemployed, you can claim JSA and study parttime, but not full-time, because you have to remain available for work and actively seeking work. This means:

- you can't join a full-time course, even if it is less than 16 hours per week
- you can do up to 16 guided hours of study per week.
  Guided hours means time when you are being guided
  towards your qualification through lectures, tutorials,
  supervised study in libraries, open learning centres,
  learning workshops, assessment meetings etc. It
  doesn't include hours where there is just general
  supervision or help
- you can study up to 16 hours per week in classrooms, workshops etc. If this part of the course is less than 16 hours per week, you can also study by other methods up to, but not exceeding, 21 hours per week.

### **SECTION D** Part-time Students

If you hope to study by this method, you should tell the Department for Work and Pensions (DWP) that you intend to enrol on a course. They will give you a questionnaire to complete, and you must ensure that you can be reached immediately if a job vacancy comes up.

### **SECTION D - Part-time Students**

### 4 PART-TIME NON-ADVANCED STUDENTS

Students on benefits can sometimes apply for a parttime bursary to help with study-related costs i.e. books, equipment and travel, without affecting their benefits. For details, contact **Bursaries on ext 4032**.

### 5 PART-TIME HIGHER EDUCATION STUDENTS

If you are on a part-time **higher education course** (Higher National or Advanced Diploma), you can **apply to SAAS** for a means tested loan of up to £500 per year to help with the cost of study. The loan is for study-related costs, so your benefits should not be affected. **Open Learning students can apply.** 

### You must:

- · be ordinarily resident in Scotland
- · be an independent student
- be under 50 or, if 50-54, intending to return to employment
- have not previously completed a degree course or defaulted on a student loan
- be attending an eligible part-time course (at least 50% of a full-time course)
- have income, if single, of less than £15,367 per year (more depending on family circumstances).

Application forms will be available in October. You won't have to start repaying the loan until you've left the course and you're earning at least £15,000 per annum.

### **SECTION D - Part-time Students**

### **6 STUDENT SUPPORT FUNDS (Hardship Fund)**

Both non-advanced and Higher Education students in receipt of fee wavier can apply for help with a grant, not a loan, towards some of the costs of:

- child care
- travel
- accommodation
- disability
- books and equipment.

Application forms will be available from Reception.

### 7 DISABLED STUDENT'S ALLOWANCE

**Apply to SAAS** for non means tested help with expenses arising because you have become a student if:

- you have a disability and
- you are on a higher education part-time course which is equivalent to at least 50% of a full-time course.

Open Learning students can apply.

### **SECTION E - International Students**

- 1 International students pay between £4,890 and £5,180 for all full-time courses. Part-time courses are normally twice the 'home' rate. Detailed fee information is in the International prospectus.
- 2 International students applying from a UK address must pay £500 of their fees to the Finance Office before they can be issued with an offer of a place letter. They pay another £500 when they accept an offer of a place.

Other international students, applying from outwith the **UK**, have to pay £1,000 towards their fees when they accept a place on a course.

The **remainder of the fees** is due from all international students when they start their course and is **payable as follows**:

**Term 1** starts - 1st instalment by 31 October and in full by 31 December

**January** starts - 1st instalment by 28 February and in full by 30 April

April starts - in full at start of course.

3 Students from the EU should apply to SAAS or the College Bursary Office to get their tuition fees paid. They are not eligible for student loans, bursaries, or Student Support Funds (Hardship Fund) unless they meet eligibility criteria of the relevant funding body. See page 4 for non-advanced or page 7 for Higher Education.

### **SECTION E - International Students**

4 You are regarded as a home student if you have been resident in the UK, on the appropriate qualifying date, for three years prior to the start of your course and during these three years, your residence in the UK was not, at any point, mainly for the purpose of education.

If you are **not a UK national** you **must also be settled** in the UK (Immigration Act 1971) immediately before the academic year in which the course starts.

You are also regarded as a home student if you are a refugee recognised by the British Government (and your spouse and children). In this case, three years residency is not a requirement.

- 5 Exceptions (who can apply for payment of fees) are:
- European Union residents
- European Economic Area migrant workers
- UK citizens who have been working overseas but who can show that they maintained a connection with the UK and always planned to return here
- reciprocal exchange students.

# **SECTION F -** Other Funding Available for Students

#### 1 TAX CREDITS

If you are responsible for at least one child you should be able to claim Child Tax Credit. If you work more than 16 hours per week, you may be able to claim Working Tax Credit. Contact the Inland Revenue on:

0845 300 3900 or www.taxcredits.inlandrevenue.gov.uk

### 2 CAREER DEVELOPMENT LOANS

You may be able to apply for a Career Development Loan (CDL) if:

- you are over 18 and
- you cannot get funding to pay for the course you want to do.
  - A CDL can cover up to 80% of course fees plus other costs for any type of full-time, part-time or distance learning course as long as the course:
- is related to a job and
- lasts no more than two years plus, where relevant, up to one year's practical experience where it is part of the course.

However, you have to start paying back a CDL as soon as your course finishes.

If you are claiming, or wish to claim, benefits, you should check how your benefits might be affected if you take out a CDL.

For more information, telephone **0800 585 505** or ask Student Services.

# **SECTION F -** Other Funding Available for Students

### 3 EDUCATIONAL TRUSTS/ENDOWMENTS/ SPONSORSHIP

- **3.1** If you're not eligible for support from public funds, you could consult "The Directory of Grant Making Trusts", "The Grants Register" or "The Charities Digest", which are available in public reference libraries.
- 3.2 Higher Education students can also ask SAAS to search the "Register of Educational Endowments" which gives information about Scottish trusts which can help some students. Many of these are local, and eligibility often depends on where you live or where you were born.

Enquiry forms should be obtained from the SAAS.

**3.3** Your local Job Centre should have details about sponsorship and scholarships which might be available from industrial organisations.

This booklet has been published in College by Student Services as a guide to your entitlement to financial help while studying. You are responsible for checking the information and your situation with SAAS, your LEA, the Student Funding Officer or the Department for Work and Pensions as appropriate.

### **APPENDIX - Student Budgeting**

Here is a possible student budget for session 2007-8. These figures are only a rough guide as every student is different and costs can vary a lot. For example, rents can range from around £200 to £280+ per month, books and equipment costs can be very high on some courses and if you live out of Edinburgh your travel costs may be much more.

HNC Student, funded by SAAS, on maximum loan of £3,820

Income	£/Week	Expenditure	£/Week
Maximum loan	91.00	Rent	65.00
		Food	30.00
		Clothing	8.00
		Toiletries	5.00
		Heating/Lighting	9.00
Travel expenses claim	2.50	Travel	8.00
		Books/Equipment	3.00
		Insurance	1.50
		Telephone	5.00
		Social life	17.00
Total Income	£93.50	Total Expenditure	£151.50

In this case weekly expenditure is £58.00 more than income. If this was your budget, you would have to take action to close the gap. You should check that you have claimed for all the allowances, Student Support Funds etc you are entitled to, and you might have to look for 12-15 hours of part-time work.

### **BUDGET FORM**

Use this form to help you work out your personal budget, calculating your income and expenditure either per month or per week. Income includes benefits such as Child Benefit, support from parents, part-time wages etc.

Income	Month/week	Expenditure	Month/week
		Rent	
		Food	
		Clothing	
		Toiletries	
		Heating/lighting	
		Travel	
		Child care	
		Books/Equipment	
		Insurance	
		Telephone	
		TV rental/Licence	
		Social life	
		Other	
Total Income		Total Expenditure	

Is your income less than your likely expenditure? If so, **don't panic**, **but ask for help and advice now** about how to close the gap.

### **BUDGET FORM**

**Don't let debts of any kind pile up**. Start dealing with money problems as soon as they appear. Don't just hope that they will go away.

Come to one of the **Student Services** drop-ins dealing with money, bursaries etc where you can get **free**, **friendly advice** about any money problem that is troubling you, and where you can check that you are claiming all the support you are entitled to.

### **USEFUL CONTACTS**

### **Bursaries**

Tel: 0131 559 4032 / 4025 studentfunding.help@ed-coll.ac.uk

#### **Student Award Agency Scotland (SAAS)**

Tel: 0845 111 1711 www.saas.gov.uk

saas.geu@scotland.gsi.gov.uk (General Enquiry Unit)

Fax: 0131 224 5887

### **Council Tax Department**

Revenues & Benefits Division 0131 469 5000 revenuesbenefits@edinburgh.gov.uk

#### Department for work and pensions (DWP)

www.dwp.gov.uk

Benefit enquiry line: 0800 88 22 00 (free)

Textphone: 0800 24 33 55 (free)

### **Student Support Fund (Hardship Fund**

Tel: 0131 559 4209 / 4251 / 4242

#### **Career Development Loans**

Tel: 0800 585 505

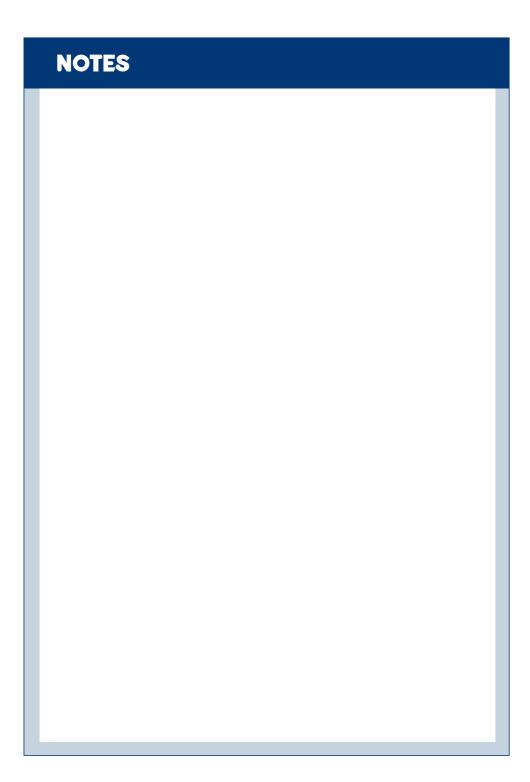
#### **Tax Credits**

Inland Revenue 0845 300 3900 www.taxcredits.inlandrevenue.gov.uk

### **Finance Office (Fee Payment / Fee Exemption)**

Tel: 0131 559 4026 / 4027 / 4029

Finance@ed-coll.ac.uk





**Course Hotline:** 

### 0131 559 4000 www.ed-coll.ac.uk

THE COLLEGE OF THE FUTURE. YOUR FUTURE.