

## **MONEY ADVICE @ the Student Counselling & Advisory Service (SCAS)**

From the Student Finance Adviser,

We hope that you will be coming to Central School this autumn to commence a course, and are writing to you now as you may be thinking about how to raise funds for support or fees. If this is the case, you should start investigating possible sources straight away!

Students beginning **undergraduate** courses or the **PGCE** should first consult the booklet: 'Financial Support for Higher Education Students in 2006/07', which explains the system for tuition fees, fees loans, maintenance grants and loans. If you do not receive this directly, a copy can be obtained from your LEA, the government's free information line on: **0800 7319133** or on the website: **www.dfes.gov.uk/student support**. Additional information on teacher training bursaries can be obtained from the Training and Development Agency for Schools: [www.tda.gov.uk](http://www.tda.gov.uk) or phone the Teaching Information Line on 0845 6000 991.

There are four principal avenues of getting extra support, particularly if you are a **postgraduate** student: (a) bursaries and scholarships; (b) charitable trusts; (c) loans; (d) commercial sponsorship.

### **BURSARIES AND SCHOLARSHIPS**

As these tend to be course specific, it is worth checking with the course leader as soon as possible what exists and, if so, what the particular eligibility criteria are. The 2006 prospectus also lists a number of publications which offer information.

### **TRUSTS**

Although it is becoming increasingly difficult to obtain funding from charitable trusts, there are still some that may assist. If you are considering applying, it is essential that you check you fit the criteria of that particular trust. You should also be aware that cut-off dates for applications are often early in the calendar year for the following academic year. You can find information about relevant trusts in a number of ways:

- By browsing on the internet. A good start for international students is the British Council website: **www.britishcouncil.org**. Another place to start is: **www.support4learning.org.uk**
- By referring to the Directory of Grant-Making Trusts / Educational Grants Directory / Grants Register. These are available in most public libraries or at Careers Offices.
- By contacting the **Educational Grants Advisory Service (EGAS)** at: **501-505 Kingsland Road, Dalston, London E8 4AU**. (tel: **020 7254 6251**).

### **LOANS**

There are two basic types:

- Career Development Loans – you can obtain a free booklet by phoning: **0800 585505**, or gain info. from the DfEE website: **www.lifelonglearning.co.uk/cdl/index.htm**
- Graduate or Professional Studies Loans – but most banks are now restricting these to study for professional qualifications such as law. Details should be at your own bank, but you might like to compare with charges offered by other banks and with the Career Development Loan (CDL) terms.

### **SPONSORSHIP**

There may be companies and businesses which have links to your course of study. They would usually require a CV and a letter of application addressed to the right person. It is worth researching who the 'right person' is before applying.

If you wish to discuss your funding queries, you can contact me - **Student Finance Adviser, Sharon Klinger**. I am normally in the office on Tuesdays and Fridays. Tel: **020 7559 3910**. I can also be reached at: **money.advice@cssd.ac.uk**.

Sharon Klinger  
(Student Finance Adviser)

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