

Sources of funding for older learners

This briefing sheet outlines possible funding opportunities for learning for older people and should be read in conjunction with the briefing paper 'Sources of Funding for Adult Learners'. It aims to provide older learners (over the age of 55) with additional information for accessing possible funding opportunities. We offer a brief summary of the funding available and where to obtain further information.

Introduction

Accessing funding can be a particular problem for some older people, who often want to learn for leisure whilst funding is generally (but not exclusively) directed towards vocational learning. For a small minority, education has always provided a means of re-establishing both meaning in life, and social networks, but in recent years increasing life expectancy and economic changes means that there is a growing need for older people to go on learning. The need for older people to contribute to the economy has also become an issue which needs to be addressed by education and training.

For details of these funding sources please see briefing paper 'Sources of Funding for Adult Learners':

- a) Career Development Loans.
- b) Funding for Further Education Courses; Adult Learning Grant; Discretionary Learner Support for Hardship and Childcare.
- c) Funding for Higher Education Courses - Student Loans: Types of help for new full-time higher education students include: Tuition fee loans to cover the full cost of tuition fees; Fee and Course Grants (for part-time students).
- d) Other Sources of Support for Higher Education Courses: Access to Learning Fund; Adult Dependant's Grant; Bursaries, Scholarships and awards; Disabled Student's Allowances; Healthcare and Social Work Students; Open University Students; Postgraduate Students; Teacher Training Students; Funding Adult Education Courses; Local Authorities.
- e) Other possible sources of funding: Educational Grants and Charitable Trusts; City & Guilds Bursaries; Ex-service Personnel; Useful Contacts.

1. Funding for Higher Education Courses

Student Loans for Maintenance - can help pay for the living costs associated with taking a higher education course. You can take out this loan if you are an eligible full-time higher education student or a full-time or part-time Initial Teacher Training student. To receive a student loan you must be aged under 60 at the start of your course. You repay the loan once you have finished studying and are earning over £15,000 per year. For the year 2008/2009 the maximum amount students studying outside London can borrow is £4,625, which is paid in three instalments.

Contact your Local Authority, the Student Loans Company, www.direct.gov.uk, or apply online: www.studentsupportdirect.gov.uk

Additional Fee Support Scheme (part-time students) - your university or college may have a scheme. The scheme could provide extra help if: you're on a low income; your course will take no longer than twice as long to complete than the equivalent full-time course; you get the Fee Grant, but it doesn't fully cover your tuition fees – and you wouldn't be able to apply to, or continue with, your course without additional support.

2. Funding Adult Education Courses

a) Residential colleges

Bursaries are available for students attending full-time courses in liberal adult education at one of the six adult long-term residential colleges in England, Scotland and Wales. Applicants must be recommended by the college. For residents of England and Wales contact: The Awards Officer, Adult Education Bursaries, C/- Ruskin College, Walton Street, Oxford OX1 2HE. Tel. 01865 556 360, Email: awards@ruskin.ac.uk. For Adult Education Bursaries see: <http://www.studentcash.org.uk/download/Adult%20Learners%20sample%20chapter.pdf> For information about bursaries for English and Welsh residents wishing to study at Coleg Harlech, see: www.harlech.ac.uk/en/resident/bursaries.php For general information about funding in Wales contact: ELWa: www.elwa.ac.uk/elwaweb/portal.aspx or telephone your regional ELWa office, 08456 088 066.

b) Ransackers

The Ransackers project provides an opportunity for people over the age of 55, who have not previously benefited from higher education. Participating students spend one term at one of the colleges participating in the project and with the help of a tutor, produce an independent original research project in an area of personal interest. Colleges (some residential) that participate in Ransackers include: Coleg Harlech, Wales (taster courses); Ruskin College, Oxford; Fircroft, Birmingham; Northern College, South Yorkshire; Birmingham University; Hillcroft College, Surrey (for women only). If you are interested in finding out more please contact the Development Officer, Tel. 0207 5536500
Email: ransackers@cpa.org.uk

3. Other possible sources of funding

It's often worth trying to find an alternative learning provider who may offer the same course at a lower fee if you cannot locate sufficient funding. These might include Primary Care Trusts (PCTs), Age Concern, Trade Unions - some with learning centres attached to their office premises, University of the Third Age, and local libraries. The Hot Courses – Student Money website has a section on funding, where you can search for funding opportunities available under different criteria for example 'mature student' wanting to study 'mathematics' see their website at: www.hotcourses.com

a) Employers

It is worth approaching employers for assistance. They may provide help through contributing to fees and/or other costs or allowing paid study leave. Employers should now offer equal training opportunities to employees, of all ages, in view of the Employment Equality (Age) Regulations, which cover employment and training.

b) Trade Unions

Unionlearn is funded through the Government and helps to promote activity by trade unions around lifelong learning. Trade Unions can apply for funds in their own right or in union-led partnerships with other education providers such as local colleges or employers. Or contact them directly at: TUC Learning Services, Suite 506-510, The Cotton Exchange, Old Hall Street, Liverpool, L3 9UD or Tel. 0151 236 7678.
<http://www.unionlearn.org.uk/>

c) New Deal 50 plus

A programme for those aged 50 or over and in receipt of, and have been receiving, any one of the listed benefits for at least 6 months. Contact your local Jobcentre or telephone 0845 6062626 for information. www.newdeal.gov.uk An in-work Training Grant of up to £1,500, is available when you find employment through New Deal 50 plus. This grant is to be used for improving your skills and helping you to progress, or to get a better job. Other benefits once you find employment are a top up of Working Tax Credit. To find out more, visit the HM Revenue and Customs website on www.hmrc.gov.uk/taxcredits or call the helpline on 0845 300 3938.

d) Local businesses

It is also worth approaching local businesses to ask whether they might be interested in sponsorship. It can sometimes pay dividends to publicise the financial barriers faced by older learners in local newspapers, as local companies and organisations may offer help.

3. Useful resources

Forrester, S. and Lloyd, D. ***The Arts Funding Guide***. Directory of Social Change. ISBN 1903991102. £22.95

French, A. and Traynor, T. ***The Educational Grants Directory 2006 – 2007***. Directory of Social Change. ISBN 9781903991756. £39.95

Weaver, S. (2006). ***Fees Survey 2006/7. Indicators of Fee Levels Charged to Part-time Adult Students by Local Education Authorities and Colleges***. NIACE. ISBN 9781862013612 . £8.95

Student Finance Direct. (2008). ***A Guide to Financial Support for Higher Education Students in 2008/09***. Copy available from the Student Finance Information Line Tel: 0800 731 9133 or from www.direct.gov.uk

Lynch, G., Ryland, R., French, A. (2006). ***A Guide to Grants for Individuals in Need 2006***. Directory of Social Change. ISBN 1903991749. £39.95

Withnall, A. McGiveney, V. and Soulsby, J. (2004). ***How Older People Learn: Myths and Realities***. DfES & NIACE. ISBN 1862011915

Dench, S. and Regan, J. (2000). ***Learning in Later Life: Motivation and Impact***. DfEE. ISBN 184185199X

Performance and Innovation Unit, Cabinet Office. (2000). ***Winning the Generation Game: Improving Opportunities for People Aged 50-65 in Work and Community Activity***. <http://www.cesi.org.uk/kbdocs/generationdocument.pdf>

4. NIACE Contacts

For further information please contact:

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www.niace.org.uk/information

This series of briefing sheets aims to provide an introduction to a variety of lifelong learning issues. Many earlier titles in the series are still available including:

- 83. Sources of funding for adult learners
- 82. Promoting financial capability provision for older people
- 79. How to work in partnership to fund projects for older learners
- 78. Dyslexia and older people
- 69. Older people learning - key statistics 2005
- 68. Learning in later life - moving into 2006
- 67. Adult education working in care setting
- 54. Mobile ICT resources for older learners

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They are also available on the website at

www.niace.org.uk/information

Requests for briefing sheets in other formats, such as large print are welcomed, we will be pleased to consider your request. Copies of this and other sheets are available from NIACE.

NIACE, the National Institute of Adult Continuing Education, has a broad remit to promote lifelong learning opportunities for adults. NIACE works to develop increased participation in education and training. It aims to do this for those who do not have easy access because of barriers of class, gender, age, race, language and culture, learning difficulties, or insufficient resources. Registered charity number 1002775; Company registration number 2603322.