

## WORRIED ABOUT HOW TO FUND YOUR COURSE?

Did you know that if you take out a Career Development Loan (government scheme) for the full training costs, including supervision and personal therapy, **you do not have to pay back the loan until the end of the training?** The loan can cover other costs as well as fees, such as books, travel and even childcare. Lots of our students use this excellent way of funding their course.

Did you know that once you are seeing at least one client on a self-employed basis, **you can claim the costs of your training, supervision and therapy against tax?**

Did you know that **you can start earning money from seeing clients during the training?** Trainees start seeing clients in Year Two and so may be able to start earning money from this time.

Did you know that you can **spread the cost of the course over the year** by paying a monthly standing order?

## IN ADDITION, WE HOPE THAT THE FOLLOWING INFORMATION IS USEFUL

### CAREER DEVELOPMENT LOANS

[www.lifelonglearning.co.uk/cdl/](http://www.lifelonglearning.co.uk/cdl/)

(government scheme DfES)

Career Development loans have helped tens of thousands of people to give their careers a lift. Men and women from a wide range of educational and employment backgrounds have benefited from the opportunity to help them invest in learning. A deferred repayment loan is offered to help you pay for vocational learning or education.

### POSTGRADUATE STUDY FUNDING

[www.postgrad.hobsons.com/](http://www.postgrad.hobsons.com/)

Around 75 grants available for postgraduates in arts and humanities subjects. The Directory of Grant-making Trusts and The Grants Register, both available in good careers libraries, provide an excellent source of organisations that provide funding for a vast range of activities. If you find one that matches your circumstances an application for funding is definitely worthwhile. Most offer hundreds rather than thousands of pounds. An approach to your local Rotary Club may also be fruitful.

### EDUCATIONAL GRANTS ADVISORY SERVICE

[www.egas-online.org](http://www.egas-online.org)

FWA – The Educational Grants Advisory Service (EGAS) offers guidance and advice on funding for those studying in post-16 education in the UK including loans, grants, benefits, access funds, hardship funds, bursaries and charitable trusts. Services are provided free to individual students. The site also has links to other relevant organisations.

### THE BRITISH COUNCIL

[www.britishcouncil.org](http://www.britishcouncil.org)

T: 020 7389 4383

Includes information on courses, work experience, scholarships, grants and other sources of funding for INTERNATIONAL students interested in studying and qualifying in the UK.

### ASSOCIATION OF CHARITABLE FOUNDATIONS

[www.acf.org.uk](http://www.acf.org.uk)

T: 020 761 34480

E: [acf@acf.org.uk](mailto:acf@acf.org.uk)

The ACF is primarily an information & support organisation for grant-making trusts and foundations in the UK. It does not make grants itself and does not publish information beyond what is contained on the website. It cannot give advice about individual applications, nor help grant-seekers find suitable funders. PDF documents are available to download from the site advising on the grant-seeking process.

### LEARN DIRECT

[www.learndirect.co.uk](http://www.learndirect.co.uk)

T: 0800 100 900

A free telephone service that advises on career and learning opportunities, including financing studies.

### FUNDFINDER

[www.funderfinder.org.uk](http://www.funderfinder.org.uk)

T: 0113 243 3008

A computer service to help identify charitable trusts.