

Funding & Grants for Shiatsu Training

The Prince's Trust

If you are between 16 and 25 years old and have been unemployed for a period of time and would like to start up in a business or develop your skills the The Prince's Trust is worth contacting. They provide a mentoring service, personal development and training programmes, and cash development awards. Freephone 0800 842842. www.princes-trust.org.uk.

Business Link

There is a Business Link in most towns around the UK so check out your local Yellow Pages or internet for your closest branch details. We know of a few Shiatsu students who have been helped with funding for their course through Business Link so worth contacting.

Scotscare

37 kings Street, Covent Garden, London WC2E 8JS. Telephone: 02072403718

Grant Funding Website

Try www.grantnet.com

Career Development Loans

Give your career a lift with a deferred repayment loan. Brief Guide.

What is a Career Development Loan?

A Career Development Loan (CDL) is a deferred repayment bank loan to help you pay for vocational education or training.

CDLs are available through a partnership arrangement between the Department for Education and Employment (DfEE) and four major banks – Barclays, Clydesdale, The Co-operative and The Royal Bank of Scotland

What can you borrow?

You can apply to borrow between £300 and £8,000 to pay for up to two years of training (or up to 3 years if the course includes work experience). The loan can cover:

- 80% of your course fees
- or
- 100% of your course fees if you have been out of work for three months or more. The definition of out of work is people who are unemployed (registered or unregistered), returners to the labour market and students
- living expenses if your course is full-time
- other related expenses – including books, childcare travel expenses and any cost associated with disability.

How does the loan work?

The department for Education and Employment pays the interest on the loan while you're training and you do not have to start repaying until one month after the end of the training period.

You then repay the loan to the bank over an agreed period (between 6 and 60 months depending on the bank) at a fixed rate of interest.

You may be able to defer the start of your repayments if, when you are due to start repaying:

- you are unemployed and claiming related benefits (including credit of National Insurance contributions): or
- you are employed and receiving Income Support, Working Families Tax Benefit of Disabled Person's Tax Credit
- you are taking part in a Government Training Programme and in receipt of Training Allowance or
- you have to attend your course longer than expected (due to ill health or other special circumstances).

Provided any of the above conditions continue to apply, you may be able to defer the start of your repayments for a maximum of 17 months.

What course can you take?

Any full-time, part-time, or distance learning course as long as it is vocational (vocational means it gives you the skills needed for an occupation, trade or profession).

The loan can help to pay for up to two years of training (or up to 3 years if the course includes work experience). If your course lasts longer than this you may still be able to use a CDL to pay for part of it. It's best to arrange your loan to fund the final two years so that you don't have to start making repayments while you are training.

Some courses include a package of services that a CDL will not cover. For example, job search and marketing activities – or costs associated with starting a business are not eligible.

You may be eligible to open an Individual Learning Account (ILA), which offers a package of discounts for a wide range of courses. Your Learning Provider will be able to advise you whether your chosen course will qualify for Individual Learning Account support.

Further information ILAs can be obtained by contacting one of the following Helplines:-

- If you live in England contact the Individual Learning Account Centre on 0800 072 5678
- If you live in Scotland contact **learndirect Scotland** on 0808 100 90000 or online at: www.scottishshufi.co.uk
- If you live in Wales you should contact your local National Council for Education & Training for Wales (formerly known as TECs). You can find their number in the business pages of your local phone book or in Yellow Pages.

How do you choose a learning provider?

This is a vital decision, as it has a direct influence on the quality of training you receive. It is your responsibility to choose an organisation which will offer the type of training you need to the required standard.

It's advisable to look at several providers before making a choice. Try to seek feedback from current or former course participants or contact **learndirect** by

Telephoning 0800 100 900 or online at www.learndirect.co.uk or your Local Enterprise Company (Scotland) or The National Council For Education & Training for Wales (formerly known as TECS). You can find their numbers in Yellow Pages.

Neither the DfEE nor the CDL banks monitor or approve learning providers and cannot accept responsibility if your chosen provider fails to deliver the training you need to the standard you expect.

You will still have to repay your loan, even if you do not complete the course or are dissatisfied with the quality of training you receive.

Who can apply?

Anyone who is employed, self-employed, unemployed, a student, or returning to work after a period of non-employment providing you:

- live or intend to train in Great Britain (i.e. England, Scotland or Wales)
- are aged 18 or over at the time of application
- do not have reasonable and adequate access to funds to pay for the training course other than through a CDL
- intend to use the education or training for work in the UK or in the European Union once the course is finished. You can also work in Iceland, Norway or Liechtenstein, which are part of the European Economic Area.

People who are not EU nationals and who are not permanent UK residents will need to have gained Home Office approval to study, train or work in the UK at the time of application. You are unlikely to qualify for a CDL if there are any restrictions on your stay in the UK.

You **cannot** use a CDL to pay for anything that is being funded by another source. For example, you cannot use a CDL to pay for living expenses if you are entitled to a student loan or non-means tested NHS bursary.

You **will not** be entitled to a CDL if you have a job and your employer will be receiving a grant for your training.

A CDL is a bank loan. When assessing an application, the bank will check that you meet the criteria and will also want to feel confident that you will be able to repay the loan.

How do you apply for a CDL?

This leaflet gives an outline of the Career Development Loan scheme. To apply for a CDL you should obtain an application pack and then apply to one of the participating banks. You should apply in good time as applications usually take 2 to 6 weeks to process and may take longer for residents outside the country.

To obtain a CDL application pack either complete the coupon below or ring:

Career Development Loan

Information Line:

Freephone 0800 585 505

Between 8am & 10pm Monday – Sunday
(except Public Holidays)

Full scheme details are also on the CDL website:

(A version of this guide is also available in Welsh)