

Background

The Society was originally formed in 1847 to assist ladies of Scottish birth or education with professional or business backgrounds, who exist on low incomes and have limited savings. In 1930 the Society received grant of a Royal Charter from King George V, and has evolved to meet the changing needs of society ever since. A new Supplementary Charter was granted in 2015, introducing, among other changes, the Society's new name.

Who can apply?

To qualify for consideration for assistance from the Society, you must meet the following criteria:

- Be aged 50 years or over, resident in Scotland for at least two years at the time of application and be in need of assistance by reason of financial hardship.
- Be unmarried, widowed, divorced or formally separated (a copy of your final Divorce or Separation Document is required). Under our Charter, we are unable to consider ladies who are co-habitant with partners, currently in civil partnerships or not formally separated.
- Be able to show evidence of personal achievement in your life, self-support, consideration for others, carrying out voluntary or community work or looking after family members who required care.
- Have capital/savings of £16,000 or less, excluding the value of your home if you own it.
- Have a "Tariff Income", of less than £13,500 per annum. "Tariff Income" means income from all sources, after deduction of tax, mortgage payments, rent and council tax, but with the addition of £52 per year for every £250 of capital /savings held in excess of £4000. Income includes Attendance Allowance, Personal Independence Payments or Disability Living Allowance, adjusted for home help, gardener and other care costs. The first £1,200 of factoring fees are also deducted if applicable.

How do I apply?

If you have not already received a copy of the Society's Application Form you can request one by contacting our office on the number given at the front of this leaflet. The form is designed to gather all the relevant information we require to consider an application and should be completed as fully as possible.

All applications are considered on an individual basis. If we believe from the information you supply that you are likely to qualify for assistance, we will arrange for one of the Society's Caseworkers to visit you in your own home. **At this visit we will ask for sight of appropriate documentation to confirm the financial information you have supplied. Applications cannot proceed if documentation is incomplete.**

Applications are considered by the Society's General Committee at meetings held in March, June, September and November each year. The General Committee take the final decision to approve or decline applications at these meetings. We will inform you of the outcome as soon as possible thereafter.

The Society has finite annual income and may not be able to immediately admit all of the applicants who meet its criteria. Even if you meet all of the Society's criteria, it is possible that preference will be given to someone considered to be in greater need, and your name placed on a waiting list.

All applications are treated in the strictest confidence.

We would be very happy to assist with any questions you may have about applying for help, or any difficulties you encounter in completing the form. It would be helpful if your completed application form is returned to us as **soon as possible**.

Please note, the Society no longer admits ladies in long-term care, resident in nursing homes or resident abroad.