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# Career Development Loans

Case Study: Lee Ellison

June 2009

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***"Being unemployed and on benefits, I didn't think I would be able to apply for a loan to help pay for learning, but with a Career Development Loan I have been able to borrow money to help pay for a course that has changed my life"***

Before taking out a Career Development Loan, Lee Ellison was on Jobseeker's Allowance and banks refused to give her an overdraft facility, but the loan has provided her with focus, direction and the ability to manage her own future.

### **A change of direction**

Lee, 33, lives in Edinburgh and has a BSc in Textiles and Fashion Design but was unemployed for nearly two years before deciding to look at a career in something different.

Searching the internet for unusual courses she thought she would enjoy, Lee found the Practitioner's Diploma in Equine Shiatsu, run by The School of Equine Shiatsu in West Sussex. Although Lee had found a part-time job prior to applying for the course, she was initially concerned that she would not be able to fund the course. However, she was made aware that she was able to apply for a Career Development Loan (CDL), an application process which she found to be easy and straightforward.

Lee took out a CDL for £3,000, which she is using to fund the course fees and about half of the associated course costs, such as travelling to monthly practical training sessions at the School. She is able to fund her other living expenses and course costs through her part-time job and financial support from friends and family.

### **Preparing for a new future**

Lee is approaching the end of the 2-year course, which is enabling her to develop a career based on her lifelong interest in horses. The course has given Lee the opportunity to develop a range of skills and has been immensely satisfying. From being unsure about the direction that the course would take her in, Lee is now planning to use the skills and experiences that she has benefited from to establish her own home-based shiatsu business.

She is currently developing a local network of clients to help her build a profitable enterprise which will enable her both to repay the loan and to support herself in the future. Lee is clear that this would not have been possible without taking out a CDL and the support of the School and her local community.