



**SAAS** | Student  
Awards  
Agency  
Scotland  
Funding your future

**FUNDING GUIDE**  
2019-2020



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The Student Awards Agency Scotland (SAAS) is the national student funding body for eligible Scottish and EU students in Higher Education at college or university. We can provide you with a range of support, guidance and information and will assess each student based on their circumstances.

# ELIGIBILITY

To be eligible for funding you must meet our residence conditions and be on a course we fund. Visit [www.saas.gov.uk](http://www.saas.gov.uk) for more information.

# TUITION FEES

If you are studying a full-time course in Scotland and you meet our eligibility conditions, we will pay your fees each year. The standard rates this year are:

HNC, HND or equivalent	<b>£1,285</b>
Degree or equivalent	<b>£1,820</b>

**You must apply to us each year of your studies to have your tuition fees paid, we do not pay your fees automatically when you accept a place on a course.**

If you are studying elsewhere in the UK, you will be responsible for your own fees of up to £9,250 each year. If you meet our eligibility conditions, you may choose to take out a tuition fee loan to pay your fees.

# COURSE INFORMATION

The full-time courses we fund are:

- Higher National Certificate (HNC)
- Higher National Diploma (HND)
- Degree
- Nursing and Midwifery Degree
- PGDE – this is a course you do after your degree that qualifies you to teach.

We will normally fund you for the minimum number of years you need to complete your programme of study. We will allow you one extra year of funding to cover certain situations, such as a repeat year. You should always contact us about your funding if you are thinking about changing course, including progressing from an HN course to a degree.

Visit [www.saas.gov.uk](http://www.saas.gov.uk) for more information.

# EU STUDENTS

New and continuing students in session 2019-2020 will be eligible for funding for the duration of their current course.

Residence eligibility conditions can be complicated. For more information visit [www.saas.gov.uk](http://www.saas.gov.uk)

# ISB and YSB

## Independent students' Bursary and Young students' Bursary

While you study, you will be classed as either a young student or an independent student. You can apply for a bursary and loan to support you with your general living costs while you study.

The criteria for both is set out below.

**Young Student** – You must meet **all** of the following criteria:

- be under the age of 25 at the start of the academic year;
- not have supported yourself financially outside of education for three years;
- not be married, in a civil partnership or living with a partner; or
- have no dependent children.

**Independent Student** – You must meet **one** of the following criteria:

- be over the age of 25 at the start of the academic year; or
- have supported yourself financially outside of education for three years; or
- be married, in a civil partnership or living with a partner; or
- have any dependent children.

When you apply, we will process your funding based on your gross (before tax) household income as set out below:

### Young students

Household income	Bursary	Loan	Total
£0 to £20,999	£2,000	£5,750	£7,750
£21,000 to £23,999	£1,125	£5,750	£6,875
£24,000 to £33,999	£500	£5,750	£6,250
£34,000 and above	£0	£4,750	£4,750

### Independent students

Household income	Bursary	Loan	Total
£0 to £20,999	£1,000	£6,750	£7,750
£21,000 to £23,999	£0	£6,750	£6,750
£24,000 to £33,999	£0	£6,250	£6,250
£34,000 and above	£0	£4,750	£4,750

You can choose how much loan you want to take (up to £4,750 a year) no matter what your household income is. Visit [www.saas.gov.uk](http://www.saas.gov.uk) for more information.

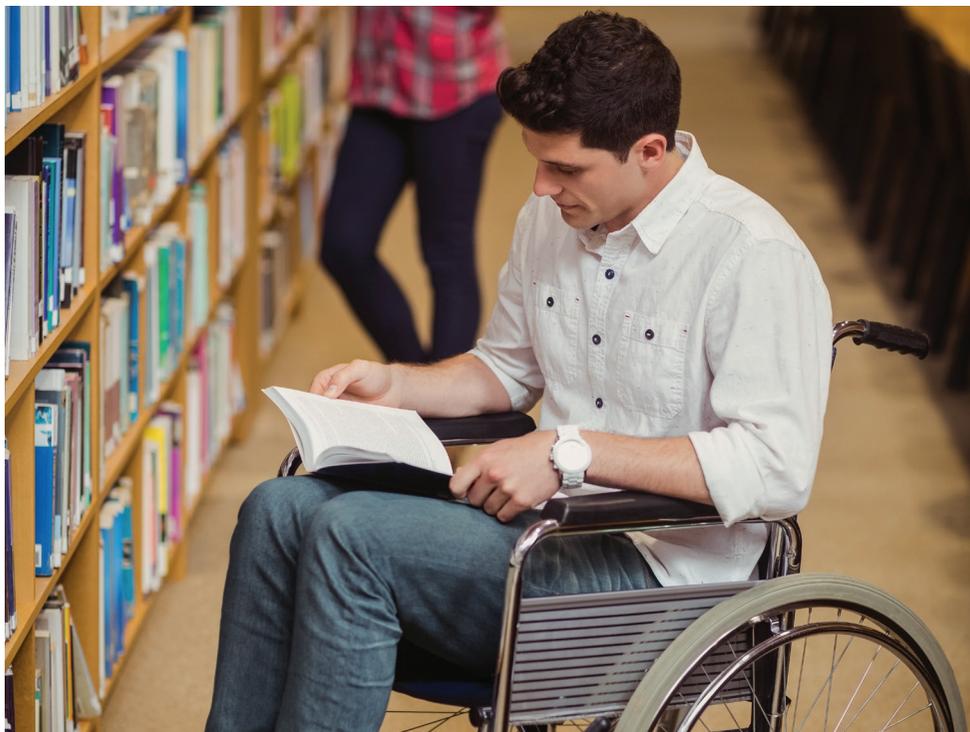
# CARE EXPERIENCED STUDENTS

## Care Experienced students

You will be eligible to apply for a bursary of £8,100 if you have been in the care of a UK Local Authority and taking an eligible undergraduate course. If you meet the criteria to receive the Care Experienced Bursary, you will not be eligible for a student loan.

## Care Experienced Accommodation Grant

If you are under 26 at the start of your course and previously been in care, we can pay a grant of up to £105 a week to help with accommodation costs over the summer.



# OTHER TYPES OF FUNDING

## **Nursing and Midwifery Student Bursary (NMSB) courses**

Eligible students studying in Scotland can apply for our Nursing and Midwifery Student Bursary of £8,100 per year, plus additional non-income assessed bursaries and allowances. You can also claim for help with extra travel and accommodation costs for placements.

## **Allied Health Professions (AHP)**

If you are studying one of the Allied Health Professions in Scotland, you can apply for the normal undergraduate funding package. You can also claim for help with extra travel and accommodation costs for placements. Visit [www.saas.gov.uk](http://www.saas.gov.uk) for the full list of courses.

## **Postgraduate**

Please refer to our separate Postgraduate Funding guide, visit [www.saas.gov.uk](http://www.saas.gov.uk) for more information.

## **Study abroad**

As long as your year abroad does not add to the overall length of your course, we will continue to fund you. The amount of funding will depend on whether it is compulsory, voluntary or part of an exchange programme.

Visit [www.saas.gov.uk](http://www.saas.gov.uk) for more information.

# OTHER FUNDING WE OFFER



**Depending on your personal circumstances, you may be able to apply for other living-costs grants that you do not have to pay back if you are in full-time attendance.**

## **Dependants' Grant**

You can claim this income assessed grant for your husband, wife, civil partner, partner or other adult dependant you act as a carer for. You cannot claim this grant for another student. If your husband, wife, civil partner, partner or other adult dependant you act as a carer for has any income, this may affect your entitlement. We will pay up to £2,640 a year.

## **Lone Parents' Grant**

You can claim this income assessed grant if you are single, widowed, divorced, separated or your civil partnership has dissolved, and you are bringing up children on your own. We will pay up to £1,305 a year.

## **Disabled Students' Allowance (DSA)**

If you have a disability or learning difficulty, you may be eligible to claim for certain extra expenses that arise because you are on a course. The amount of funding we can give you does not depend on your, or your household income.

## **Discretionary Fund**

Every college or university has a fund that you can apply to if you are not able to enter Higher Education for financial reasons or have financial difficulties while you study. In Scotland this is called the Discretionary Fund. If you are studying elsewhere in the UK, these may be known as access to learning funds. To be eligible to apply for help, you must take out the maximum student loan available to you. The student support services team at your college or university is responsible for deciding who they make payments to and for how much.

## **Discretionary Childcare Fund**

Every college or university in Scotland has a Discretionary Childcare Fund that you can apply to for help towards the cost of registered or formal childcare. To be eligible to apply for help, you must take out the maximum student loan available to you and be eligible to have your tuition fees paid.

If you are studying elsewhere in the UK, you should contact your college or university to find out what help may be available.

## **University bursaries and scholarships**

Most universities have their own bursaries and scholarships. Access to these can depend on your own academic and financial circumstances. You should visit your university website for more details and advice on how and when to apply.

# HOUSEHOLD INCOME



**If your household income is £34,000 or more, you will not need to fill in the income section of the application.**

## **What income we take into account:**

In most cases, we ask to see household income for a complete tax year before the start of your course. For students studying in 2019-2020 this will be tax year ending April 2018.

For those who pay tax while they earn (PAYE), we take the total gross income. For those who are self-employed or have income from property, we take the taxable profit.

For those who are unemployed, we only take replacement living-cost benefits, for example, Jobseeker's Allowance. Full details of the income we take into account are on the application.

## Household Income Q&A

### 1. What supporting evidence will I need to provide?

You may be asked to provide evidence of PAYE income, P60U, employment and benefits history from HMRC, tax returns or self-assessments – for the tax year ending 2018.

### 2. My parents' partner/step parent lives with us, do I need to declare their income?

If your parent lives with a partner or you have a step parent we will include their income in your assessment.

### 3. My parents' separated part way through my course – should I inform SAAS?

This may affect your entitlement to support and we can reassess your entitlement accordingly.

### 4. Am I an Independent Student if I live with my partner?

If you live with a partner and can provide evidence then we may class you as an Independent Student. If you move in with a partner part way through your year, we will continue to assess your award for that year on your parents' income.

# STUDENT LOANS



If you choose to apply for a student loan, you must apply for this on your SAAS application. SAAS will assess your entitlement for the student loan and if you are eligible, we will send your information to the Student Loans Company (SLC) and your payments and payment schedule will be processed by them.



You don't have to take out a student loan, however student loans make up the majority of most students' funding.

You don't have to start repaying your loan until the April after you graduate or leave your course. The SLC will expect you to pay 9% of any income you earn over £18,330 a year. This threshold normally increases every year with inflation. You will not have to pay back your loan over a fixed period.



**If you have any queries about your student loan or payments, please visit the Student Loans Company website [www.slc.co.uk](http://www.slc.co.uk)**

## Student Loan Q&A

### 1. Can SAAS answer queries on my loan payment or schedule?

No, SAAS assess your entitlement for a student loan, however the Student Loans Company process and administer your payments and payment schedule.

### 2. Is there interest on student loans?

Interest is linked to inflation. Please refer to [www.slc.co.uk](http://www.slc.co.uk) if you are unsure.

### 3. When does the student loan start to accrue interest?

Interest is applied from the first instalment until final payment.

### 4. Do I have to take out the maximum loan?

No, you can take out any amount of your entitlement, up to the maximum on offer based on your household income situation.

### 5. What happens if a student moves abroad?

If a student moves abroad they will deal directly with the Student Loans Company. There is an overseas assessment they will carry out to determine how much they pay each month.

### 6. Can the loan be paid back quicker?

Additional payments can be made by credit or debit card at any time. You must contact the Student Loans Company directly to arrange this, [www.slc.co.uk](http://www.slc.co.uk).

# APPLYING FOR FUNDING

You can apply to SAAS for funding from April 2019. You should apply as soon as you know the course you want to do. Do not wait for exam results. If you don't get on the course you want, you can easily change or cancel your application online through your SAAS Account.

The quickest way to apply is through your SAAS Account. You can register your details and apply online visiting our website [saas.gov.uk](https://saas.gov.uk).



**What you need to apply online:**

- **your current email address**
- **your SAAS reference number if you have applied before**
- **your National Insurance number**
- **your bank sort code and account number**
- **your college or university and course details**
- **your parents' details of their household income if this is less than £34,000. They will also need their National Insurance number(s).**

**It is important that you keep your username and password safe. You will need these again to use your SAAS Account.**



To make sure your funding is in place at the start of your course, you should send us a correctly filled-in application by 30 June. Please remember to send us everything we ask for. If we have to contact you to ask for more information, your application may be delayed.

**If you apply after 30 June, we cannot guarantee that your funding will be in place for the start of your course.**

# EVIDENCE AND DOCUMENTS

The 30 June date only applies to applications which have been filled-in correctly and sent with all the required evidence we need. If you need to send documents to support your application, the quickest way to do this is online through the document uploader service in your SAAS Account.



The documents we may need will depend on your particular circumstances. We will tell you what to send when you have submitted your application to us.

**If your household income is above £34,000 a year, we will not ask you to send us any income documents.**

# HELPFUL HINTS FOR STUDENTS, PARENTS AND CARERS

- check what funding package you will be eligible for in advance and plan a budget
- apply as early as you can, applications open in April and you should submit your application via [www.saas.gov.uk](http://www.saas.gov.uk)
- if you are a new student you will need to register and set up a SAAS Account
- if you are a continuing student you will continue to use your existing SAAS Account
- if you have forgotten your password you can use the forgotten password function online
- keep your password safe
- apply before 30 June to receive payments in time for the start of your course
- apply before every year of your studies
- you can check your SAAS funding award notices online in your SAAS Account
- you can upload evidence online via the SAAS document uploader
- you will receive a loan repayment schedule and loan payments from the Student Loans Company (SLC) not SAAS
- your college or university need to confirm your attendance to SAAS and SLC before you will receive student loan payments
- you can apply with your first choices in April and change later in your SAAS Account if necessary.

# KEEPING IN TOUCH

Visit your SAAS Account regularly for up to date information and check your emails

Visit our website at [www.saas.gov.uk](http://www.saas.gov.uk)

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Our products are available on request in community languages and alternative formats.



# HELPFUL RESOURCES

## **Gender based violence (GBV) support**

Universities and colleges should be places where students can live, study and research free of sexual harassment and gender based violence. <https://endgbv.uk/>

## **Samaritans**

Talk things over in complete confidence with an experienced listener or send an email.

[www.samaritans.org](http://www.samaritans.org) Phone: 116 123 or email [jo@samaritans.org](mailto:jo@samaritans.org)

## **Breathing Space**

A confidential helpline for people to call when they are feeling down or distressed.

[www.breathingspace.scot](http://www.breathingspace.scot) Phone 0800 83 85 87

## **Scottish Association for Mental Health (SAMH)**

Works to support people who experience mental health problems, homelessness, addictions and other forms of social exclusion.

[www.samh.org.uk](http://www.samh.org.uk) Phone: 0141 530 1000

## **Moodjuice**

Provides self-help resources, information and advice to those experiencing troublesome thoughts, feelings and actions (also for parents and carers). [www.moodjuice.scot.nhs.uk](http://www.moodjuice.scot.nhs.uk)

## **Penumbra**

Works to provide a wide range of mental health services for adults and young people.

[www.penumbra.org.uk](http://www.penumbra.org.uk) Phone: 0131 475 2380

## **Living Life to the Full**

A Scottish interactive site for depression and anxiety, where users can access Cognitive Behavioural Therapy (CBT) treatments online.

[www.lltff.com](http://www.lltff.com)





INVESTORS  
IN PEOPLE



**Smarter  
Scotland**  
Scottish  
Government