

SAAS

Student
Awards
Agency
Scotland

Funding your future



Funding Guide
2017-2018

We are the national funding body for Scottish and EU students in higher education at college and university providing information resources, support and funding.

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This booklet offers general guidance only and is not binding. We assess each person applying based on their circumstances in line with the information they provide in a filled-in application.

Tuition fees

If you are studying full-time in Scotland and you meet our eligibility conditions, we will pay your fees each year. The standard rate we will pay this year is as follows:

HNC, HND or equivalent **£1,285**

Degree or equivalent **£1,820**

We do not pay your fees automatically when you accept a place on a course. You must apply to us to have your fees paid straight to your college or university in each year of your course.

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

Course information

The full-time courses we give funding for are:

- Higher National Certificate (HNC)
- Higher National Diploma (HND)
- Degree
- Nursing and Midwifery Diploma and 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.

See our website for more information on the above.

Young Students' Bursary (YSB) and student loan for living costs

You can apply for a bursary and loan for your general living costs while you study. Most school leavers will be classed as 'young'. Even if you haven't left school recently, you may still be eligible. We will use your gross household income (before tax) to work out how much you will get. See our website for more information on being a young student.

If you are eligible for a bursary, you will not have to repay it. If you decide to apply for a student loan, you **will** have to repay it. See page 6 for more information on student loans.

You can choose how much loan you want to take. There is a loan available of up to £4,750 a year, no matter what your household income is.

We normally pay your money in monthly instalments and the first instalment will be a double payment.

Young students			
Household income	Bursary	Loan	Total
£0 to £18,999	£1,875	£5,750	£7,625
£19,000 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' Bursary (ISB) and student loan for living costs

You can apply for a bursary and loan for your general living costs while you study. If before the start of your course you are an 'independent' student, for example, you are 25, are married or living with a partner or you have a child who normally lives with you, you may be eligible for this bursary. We will use gross household income (before tax) to work out how much you will get. See our website for more information on being an independent student.

If you are eligible for a bursary, you will not have to repay it. If you decide to apply for a student loan, you **will** have to repay it. If you are under the age of 60 on the first day of the first academic year of your course (normally 1 August), you will be able to apply for a student loan. However, if you change course and are aged 60 or over on the first day of the first academic year of your second course, you **will not** be entitled to a student loan for that course.

You can choose how much loan you want to take. There is a loan available of up to £4,750 a year, no matter what your household income is.

We normally pay your money in monthly instalments and the first instalment will be a double payment.

Independent students			
Household income	Bursary	Loan	Total
£0 to £18,999	£875	£6,750	£7,625
£19,000 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



Household income

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

The income we will take into account:

- If your parents live together, we will use both their incomes.
- If your parents are separated, divorced or no longer live together, we will use the income of the parent you normally live with.
- If your parent lives with a partner or you have a step-parent, we will use their income as well as the parent you live with.
- If you are married or live with a partner, we will use their income.
- We do not take any earned income you have into account. However, if you have any unearned income, such as income from property, we will take this into account as part of the household income.

What income we take into account

In most cases, we will ask to see your household income for the complete tax year before the start of your course. For those who pay tax while they earn (PAYE), we take the total gross income. For those who are self-employed and those who have income from property, we take the taxable profit. For those who are unemployed, we only take replacement living-cost benefits into account, for example, Jobseeker's Allowance. Full details of the income we take into account are on the application.

Repaying your student loan

You do not have to take out a student loan. However, the student loan makes up the majority of most students' funding.

Student loans are often cheaper than other types of finance such as bank loans, overdrafts, credit cards and so on. For example, previous students who are earning £20,000 a year are repaying around £17 a month.

You will not have to start repaying your loan until the April after you graduate or leave your course. The Student Loans Company (SLC) will expect you to pay 9% of any income you earn over £17,775 a year. This threshold normally increases every year with inflation. You will not have to pay your loan over a fixed period.

The SLC will work with Her Majesty's Revenue & Customs (HMRC) to collect repayments. Your employer will take your repayments from your salary and these will show on your pay statement each month. If you are self-employed, HMRC will collect repayments from you through the self-assessment system. If you want to pay your loan off quicker, you can make extra payments direct to the SLC.

Interest on the amount you owe will be linked to inflation, in line with the Retail Price Index (RPI) or the Bank of England interest rate (whatever is lower). This means the amount you pay back will be about the same in real terms as the value of the amount you borrowed.

You can get more information about how you repay your student loan, and the current interest rate, from the SLC website at **www.studentloanrepayment.co.uk**.



Loan repayment

Your guide to how the student loan repayment system works to undergraduate loans

Parents and partners of students

Students from England

Students from Northern Ireland

Students from Wales

Loan repayment

Make a repayment

Repayment after leave

Completing a form - help and advice

Student and loan cancellation schemes

Let others access your account

Your online account

Repayment guide

Your loan type

Enrol

Other safety

These are our most popular topics:



When do you start repaying



How much will I repay



Current interest rates



Repayment in later than set



Completing a form - help and advice



Make a payment



Make an online repayment claim



Update your contact details



Living overseas

Further funding

Care experienced students

If you are under 26 at the start of your course and have been in the care of a local authority, your total funding (up to £7,625) will be a bursary. You cannot apply for a student loan for living costs.

Nursing and midwifery courses

Nursing and midwifery students studying in Scotland, who meet our residency conditions are eligible for a non-income-assessed bursary plus some extra income-assessed and non-income-assessed allowances.

Allied health professions

If you are studying one of the allied health professions in Scotland, you can apply for the normal undergraduate funding package. However, if your household income is below £34,000, you can also claim placement expenses. These courses include speech and language therapy, occupational therapy, physiotherapy, radiography, podiatry, orthoptics, dietetics, prosthetics and orthotics. (This is not a full list.)

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.

See our website for more information on all of the above.

Living-costs grants

Depending on your personal circumstances, you may be able to apply for other living-costs grants that you do not have to pay back.

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.

Care Experienced Accommodation Grant

If you were previously in care, we can pay a grant of up to **£105** a week to help with accommodation costs in the long (summer) vacation.

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.

See our website for more information on all of the above.

Eligibility

To be eligible for funding you must meet our residence conditions and be on a course we fund.

Generally, to qualify for support you must be:

- ordinarily resident (see note 1 below) in the UK, Channel Islands or Isle of Man for three years immediately before the first day of the first academic year of the course;
- settled in the UK as described in the Immigration Act 1971;
- ordinarily resident in Scotland on the first day of the first academic year of the course; and
- studying full-time in higher education.

The first day of the first academic year of a course is known as the 'relevant date'. For those who start a course in the autumn term, the relevant date is 1 August.

If you don't meet the general residence conditions above, you may still be eligible to apply to us for funding in certain circumstances.

The residence eligibility conditions can be complicated. If you are in any doubt about your residence status, you should contact us for advice or visit our website for more information.

1 Ordinarily resident has been defined in the courts as 'habitual and normal residence in one place'. It basically means that you live in a country year after year by choice through a set period, apart from temporary or occasional absences such as holidays or business trips. Living here totally or mainly for the purpose of receiving full-time education does not count as being ordinarily resident.

EU students

You will be eligible to apply to us to pay your tuition fees if you meet all of the following conditions:

- You are an EU national, or the family member of an EU national, on the relevant date.
- You have been ordinarily resident in a member state of the EU or elsewhere in the EEA and Switzerland for three years immediately before the first day of the first academic year of your course.
- You are taking a full-time course in Scotland and plan to graduate in Scotland.

If you are applying to us for the first time, you will need to send us a copy of your passport.

If you are an EU national and you have lived in the UK and Islands (apart from temporary absences) for three years before the first day of the first academic year of your course (1 August for a course starting in the autumn term), you may be eligible for a student loan, bursary and any other living-costs grants that may apply.

If you do not meet the conditions above, you may still be eligible to apply to us for funding in certain circumstances.

The residence eligibility conditions can be complicated. If you are in any doubt about your residence status, you should contact us for advice or visit our website for more information.

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How and when to apply

From April, you can apply for your tuition fees, loan, bursary and grants. 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 through your online account.

The only way to apply for your funding is to visit our website and apply online at www.saas.gov.uk.

Remember, if your household income is £34,000 or above, we will not ask you to fill in the income section of the application.

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 will be delayed.

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

What you need to apply online:

- A current email address
- Your SAAS reference number if you've applied before
- Your National Insurance number
- Your bank sort code and account number
- Your college or university and course details
- Details of your household income if this is less than £34,000

It is important that you keep your username and password safe. You will need these again to use your online account.

Evidence we may need

The 30 June date only applies to applications which have been **filled in correctly**. You may need to send documents to support your application. The quickest way to do this is through the document upload service in your online account.

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

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

The screenshot shows the SAAS Online Document Upload Service interface. At the top left is the SAAS logo with the tagline 'Funding your future'. To the right of the logo is the text 'Online Document Upload Service'. On the top right, there is a progress indicator with four steps: 'home' (green circle), 'upload' (white circle), 'add info' (white circle), and 'confirm' (white circle). Below the logo and progress indicator, there are two main content areas. The left area contains instructions on how to use the service, supported file formats (JPG, TIFF, PDF), file size limits (5.0 MB), and upload limits (up to 5 documents per transaction). It also mentions that additional information can be typed in support of documents and that uploads must be clear and legible. Below this text is an information icon and a link 'need more information?'. The right area is a login form with the text 'Enter your SAAS username and password to verify your identity.' It has fields for 'Username' and 'Password', a 'Forgotten username or password?' link, and 'Next Stage' and 'Help' buttons. At the bottom right, there is a warning about Javascript being turned on in the browser and not clicking the back button. Below the warning are social media icons for Facebook, Twitter, and YouTube, and a 'digicert Trusted SECURE' logo.

SAAS Online Document Upload Service
Funding your future

home upload add info confirm


You can use this service to upload documents to us if you have a SAAS student reference number, an online account and you must have applied to us for full time funding or DSA only funding for session 2011-2012 or later.

You must have your documents in either JPG (or JPEG), TIFF (or TIF) or PDF format (Note: pdf reader software must be installed on your computer). The maximum file size is 5.0 MB. File name can be no longer than 50 characters.

You can upload up to 5 documents in the one transaction.

You will be able to type in additional information in support of your documents if you wish.

The documents you upload must be clear and legible.

 [need more information?](#)

Enter your SAAS username and password to verify your identity.





Username

Password

[Forgotten username or password?](#)

Next Stage Help

You **must** have Javascript turned on in your web browser to use this service. Do **not** click the back button of your browser at any stage while using this service.

Other financial help

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.

Childcare fund

Every college or university in Scotland has a 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.

Processing your application

You should send us a correctly filled-in application on or before **30 June 2017** to have your funding in place at the start of your course. You can track the progress of your application using your online account. We will work out your funding and issue you with an award notice that will tell you how much you will get and when.

If you apply for a student loan, the Student Loans Company will send you a separate payment schedule. Your first loan payment will be released to your bank account when your college or university has confirmed you are in attendance.

Your money is normally paid in monthly instalments and the first instalment will be a double payment.

Keeping in touch



Phone our helpline on **0300 555 0505**
(charged at local rate)



Visit our website at **www.saas.gov.uk**



You can follow us on **facebook.com/saasfb**



You can follow us on **twitter.com/saastweet**



View our videos at **youtube.com/fundingawareness**

You can get to all of the above links through our website.

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