

SAAS

Student
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Scotland

Funding your future

SUMMARY · 2023-2024

Higher Education Student Support

IN SCOTLAND



AUGUST
2024

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Introduction

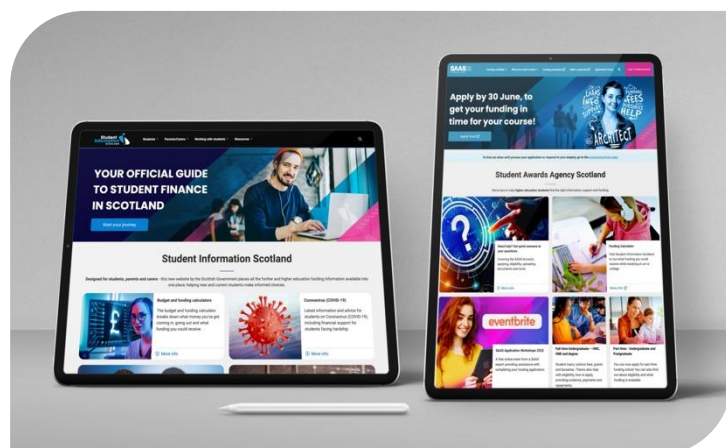
This publication provides a summary of financial support provided to students by the Student Awards Agency Scotland, August 2024

Learners in Scotland have the option of undertaking a wide range of post-school education and training including Further or Higher Education. The course chosen and the level of study will determine the type and level of funding available. The policy on what support is available is determined by the Scottish Government. More information on the financial support available for Further and Higher Education students can be found at [Student Information Scotland](#).

Student Awards Agency Scotland (SAAS) is an Executive Agency of the Scottish Government that provides financial support and advice to eligible students studying a course of Higher Education (HE) at university or college in the UK. SAAS currently administers student support arrangements for Scottish domiciled HE students, as well as some European Union (EU) students studying in Scotland.

This report provides the main statistical findings on students who received financial support from SAAS in academic year 2023-24 (1 August 2023 to 31 July 2024). Financial support covers non-repayable bursaries and grants paid to students, the payment of tuition fees, or the provision of fee loans and living-cost loans.

Each of the main funding schemes are presented separately: full-time students (split into undergraduate and postgraduate students in the accompanying tables), paramedic, nursing and midwifery students and part-time fee grant students. Statistics of students receiving support through the Discretionary and Childcare Funds in academic year 2022-23 are also provided.



Data sources and supporting documents

The information in this report is mainly based upon a data extract drawn from the live system in August 2024. Discretionary Fund analysis is based upon financial returns for the 2022-23 academic year from Higher Education institutions. Both sources are administrative data sources, with statistics production being a secondary use of the data.

Two supporting documents to accompany this publication are available through the [statistics page](#) on the SAAS website:

- A policy background document setting out the key policies introduced or in place in the academic year 2023-24; and
- data tables containing all tables and figures included in this publication as well as definitions of terms.

Schemes of Support

Headline Figures

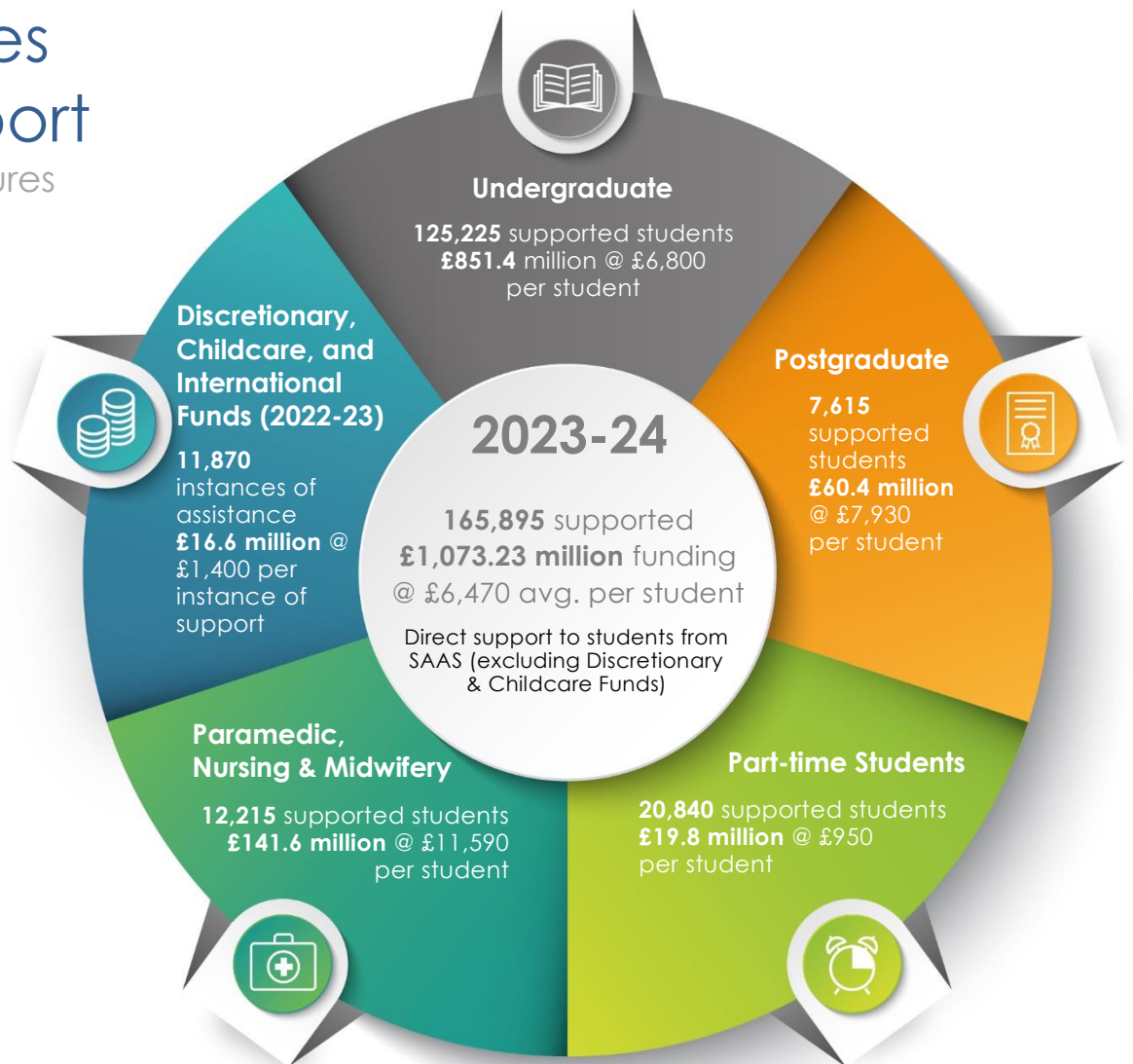


Figure 1: High level overview of SAAS' student support schemes, 2023-24 (Discretionary and Childcare funds are for academic year 2022-23).

Note: Professional Graduate Diploma in Education (PGDE) students are included in Postgraduate breakdowns.

SAAS provides direct support to students in Higher Education through four main funding schemes. In academic year 2023-24, SAAS supported:

- 132,840 students on the [full-time](#) scheme:
 - 125,225 were undergraduate students;
 - 7,615 were postgraduate students;
- 20,840 [part-time](#) students; and
- 12,215 [paramedic, nursing and midwifery](#) (PNMSB) students.

SAAS also provides financial support to students in financial difficulty through the [Discretionary & Childcare Funds](#). There were 11,870 instances of assistance in the 2022-23 academic year.

These funds are administered by the institutions in Scotland, though SAAS determines the initial allocations of funds and provides guidance on how funds can be used including evidencing requirements.

Key Statistic

Number of students receiving direct support from SAAS in academic year 2023-24:

165,895

This is a decrease from 171,680 in academic year 2022-23.

Summary Full-time

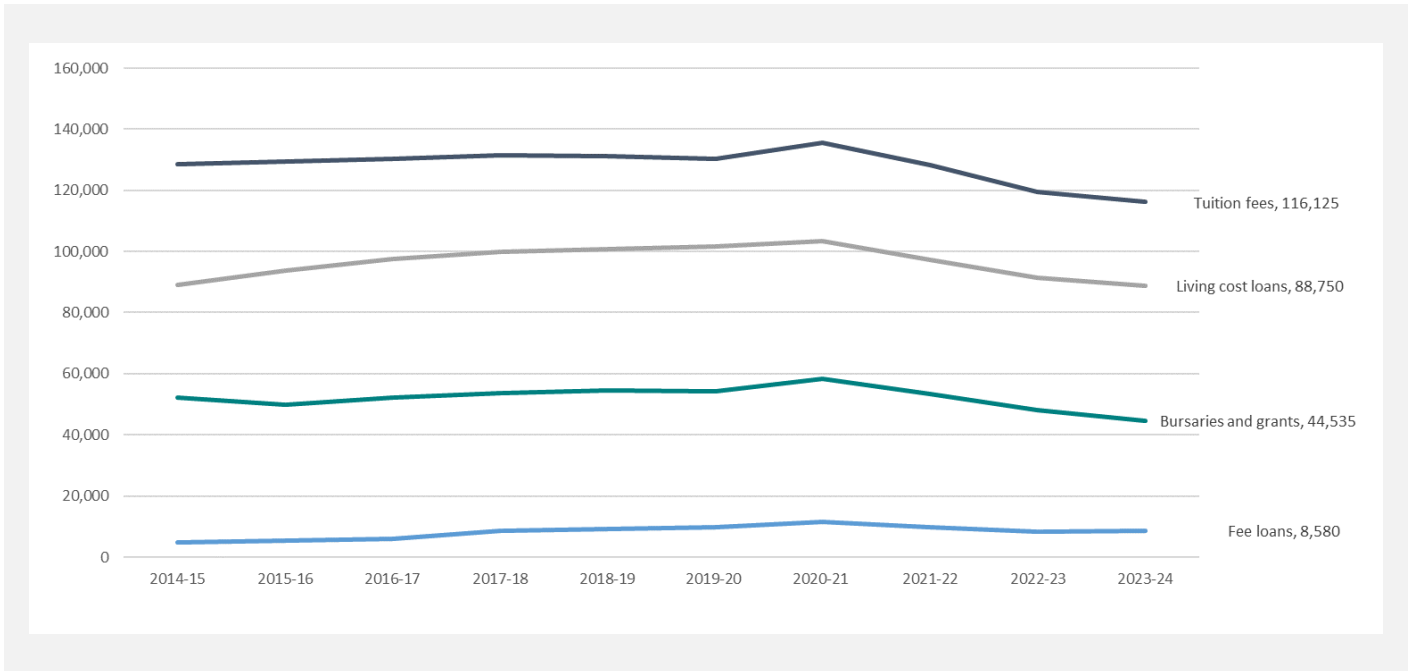


Figure 2: Number of full-time students receiving support from SAAS by type of support (2014-15 to 2023-24).

The number of supported full-time students has decreased by 2.6% between academic years 2022-23 and 2023-24. In total, £911.8 million in support comprising any combination of tuition fees, non-repayable bursaries, grants and tuition fee and living cost loans was provided to full-time students in 2023-24, at an average of £6,860 per student.

Student numbers for all types of support have decreased between academic year 2022-23 and 2023-24 with the exception of fee loans where there was a 1.7% increase to 8,580 students. The largest percentage decrease in student numbers since academic year 2022-23 was for those awarded bursaries and grants (down by 7.4%), though those in receipt saw a rise in terms of monetary value (increasing by 1.6% from £85.2 million to £86.6 million). Longer-term trends show a decrease of 4.7% full-time students supported over the ten-year period between academic years 2014-15 and 2023-24.

Key Statistic

Number of full-time students receiving support in academic year 2023-24:

132,840

This is a decrease of 2.6% from 136,360 in academic year 2022-23.

Fee support

Full-time

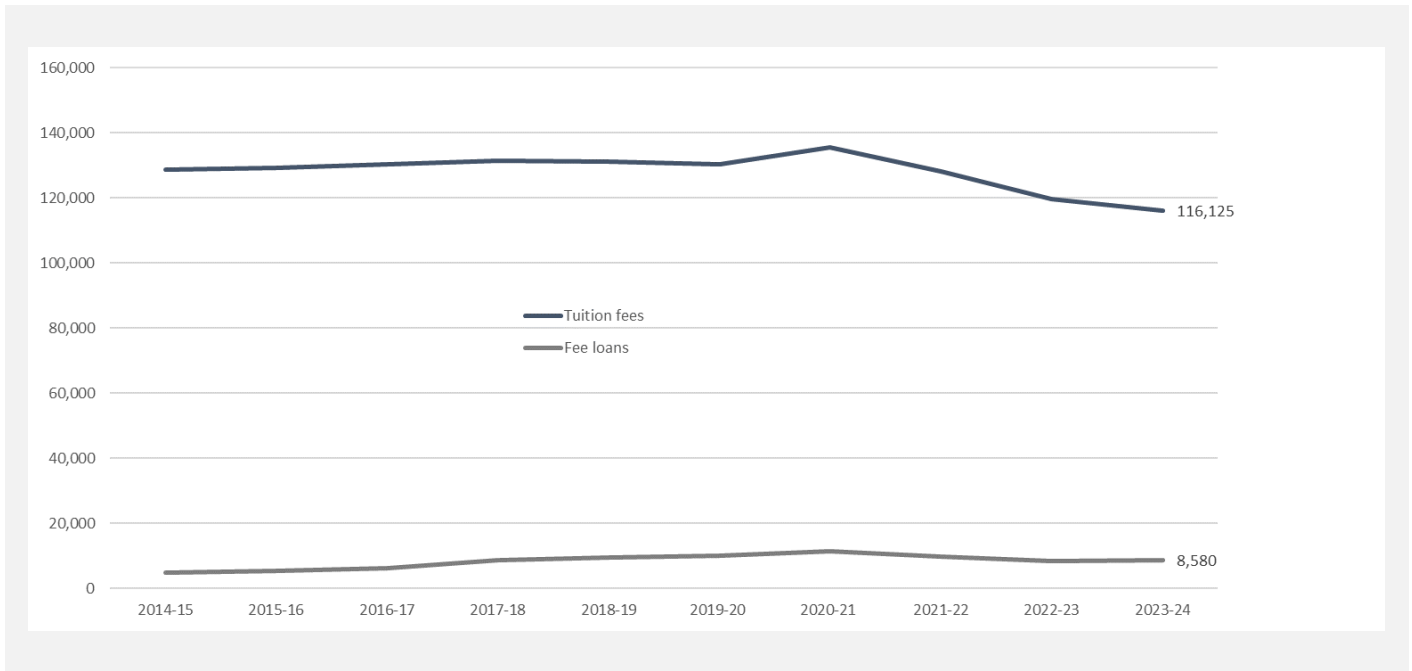


Figure 3: Number of full-time students receiving tuition fees or fee loans paid by SAAS (2014-15 to 2023-24)

The majority of Scottish domiciled students, as well as some continuing EU domiciled students, that are supported by SAAS for a full-time Higher Education course are eligible for tuition fee support. In academic year 2023-24, 93.9% of supported full-time students received such support from SAAS.

A total of £258.3 million was paid out in fee support in academic year 2023-24 (the same figure as in academic year 2022-23). Of this, £199.7 million was paid out for tuition fees (down from £205.5 million) and £58.6 million was paid out in fee loans (up from £52.8 million). The majority of fee loans (59%) were paid out to postgraduate students. However, the average undergraduate fee loan awarded (£8,850) was around two thirds more than the average postgraduate fee loan (£5,440). Fee loans are available for Scottish students studying in the rest of the UK and for postgraduate students studying an eligible course anywhere in the UK, including Scotland.

Key Statistic

Number of full-time students receiving fee support in academic year 2023-2024:

124,705

Down 2.5% from 127,950 in academic year 2022-2023.

In addition to tuition fee support from SAAS, public funds are also used to meet teaching and associated institutional costs for eligible students undertaking a higher education qualification at fundable institutions in Scotland. This funding is administered by the Scottish Funding Council.

Living cost loans

Full-time

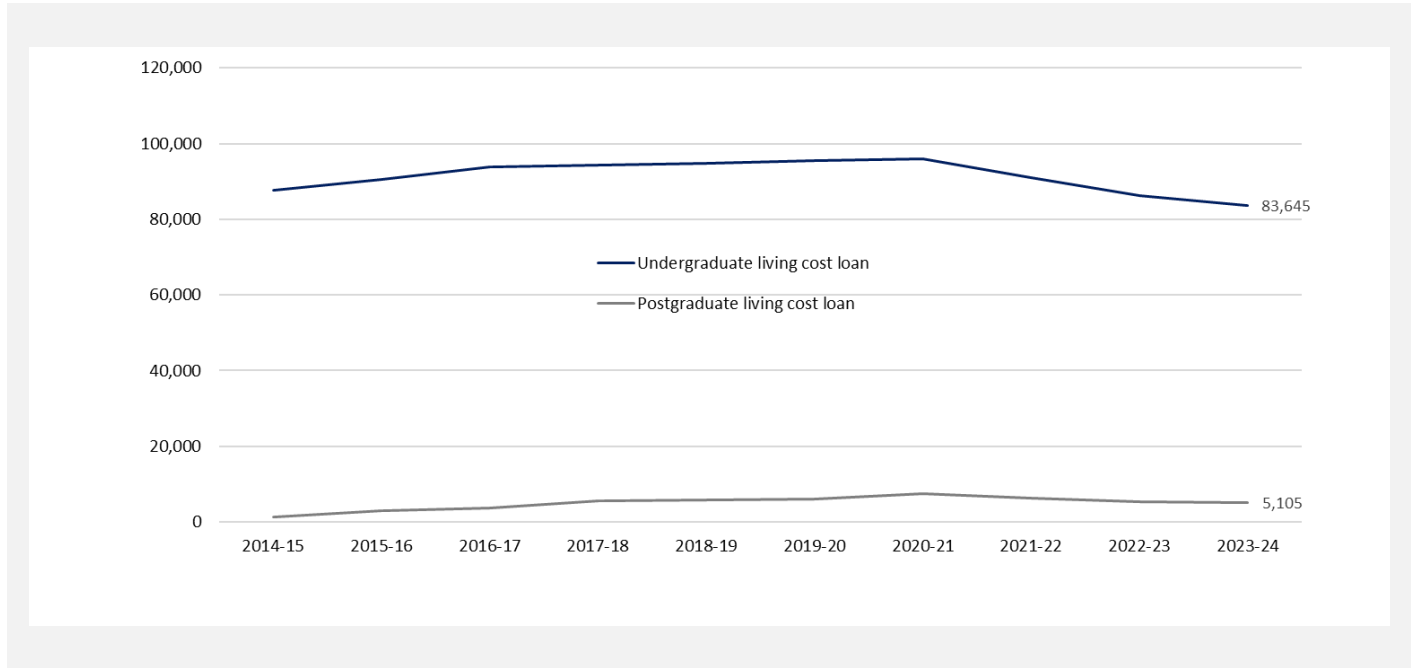


Figure 4: Number of full-time students authorised by SAAS for a living cost loan (2014-15 to 2023-24)

The number of full-time undergraduate and postgraduate students who were authorised for a living cost loan in academic year 2023-24 down by 2.9% compared to the 2022-23 academic year. The total amount authorised in 2023-24 was £566.9 million at an average of £6,390 per student.

Undergraduate and Professional Graduate Diploma in Education (PGDE) students from low income households may be entitled to income assessed loan amounts. There were 33,285 income assessed loans authorised, with a total value of £244.6 million and an average of £7,350 per student.

Key Statistic

Number of full-time students authorised by SAAS for a living cost loan in academic year 2023-2024:

88,750

down 2.9% from 91,425 in academic year 2022-2023.

It should be noted that the loans authorised by SAAS will be different to the final take-up as recorded by the Student Loans Company (SLC). The payment of loans is administered by the Student Loans Company (SLC). Applications for loans from Scottish domiciled students are assessed by SAAS who determine the amount the student is entitled to and subsequently what is authorised for payment. The most recent estimates on take-up are [published by SLC](#).

Domicile

Full-time

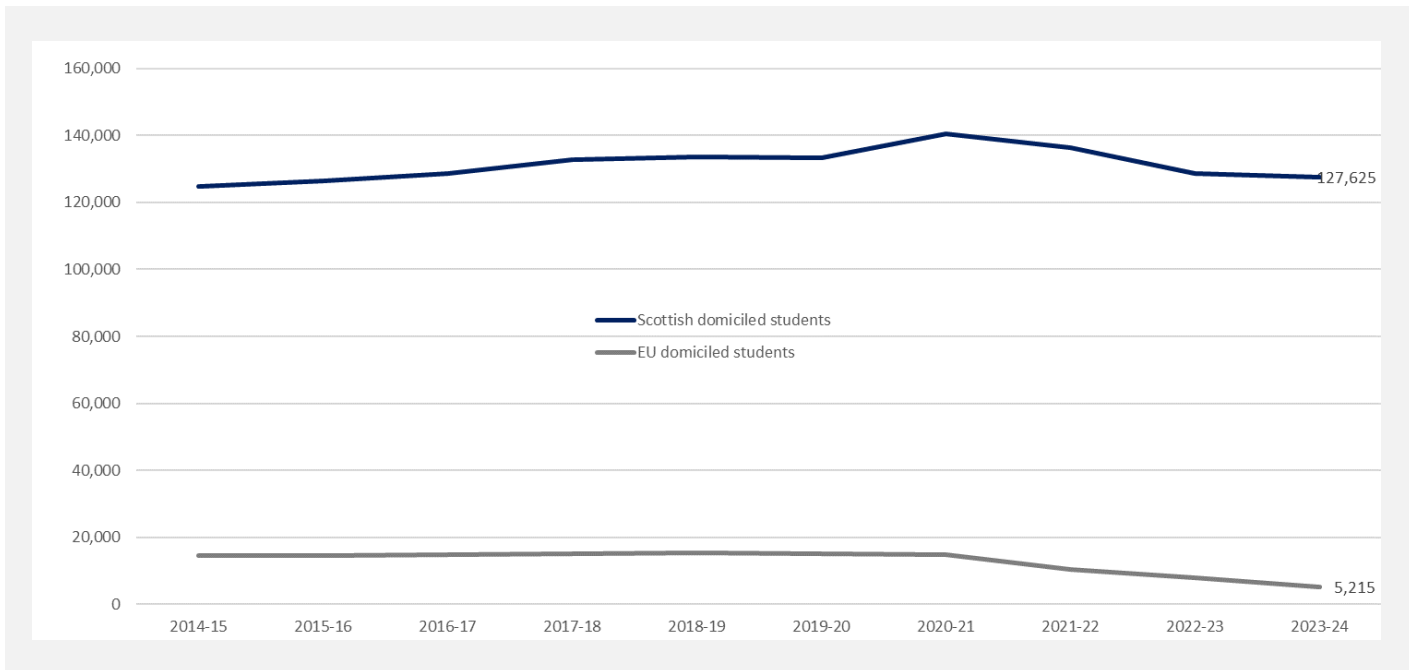


Figure 5: Number of EU domiciled full-time students supported by SAAS (2014-15 to 2023-24)

Domicile is considered to be the country that a person is assessed as being their permanent home. The majority of full-time students supported by SAAS are Scottish domiciled. There were 127,625 Scottish domiciles supported in academic year 2023-24 receiving £893.6 million in support.

EU domiciled students (receiving undergraduate tuition fees or postgraduate fee loans only) made up 3.9% of the full-time student population supported by SAAS and received £18.2 million in support in academic year 2023-24.

Key Statistic

Number of full-time EU students receiving support from SAAS in academic year 2023-2024 for undergraduate tuition fees or postgraduate fee loans only:

5,215

Bursaries and grants

Full-time

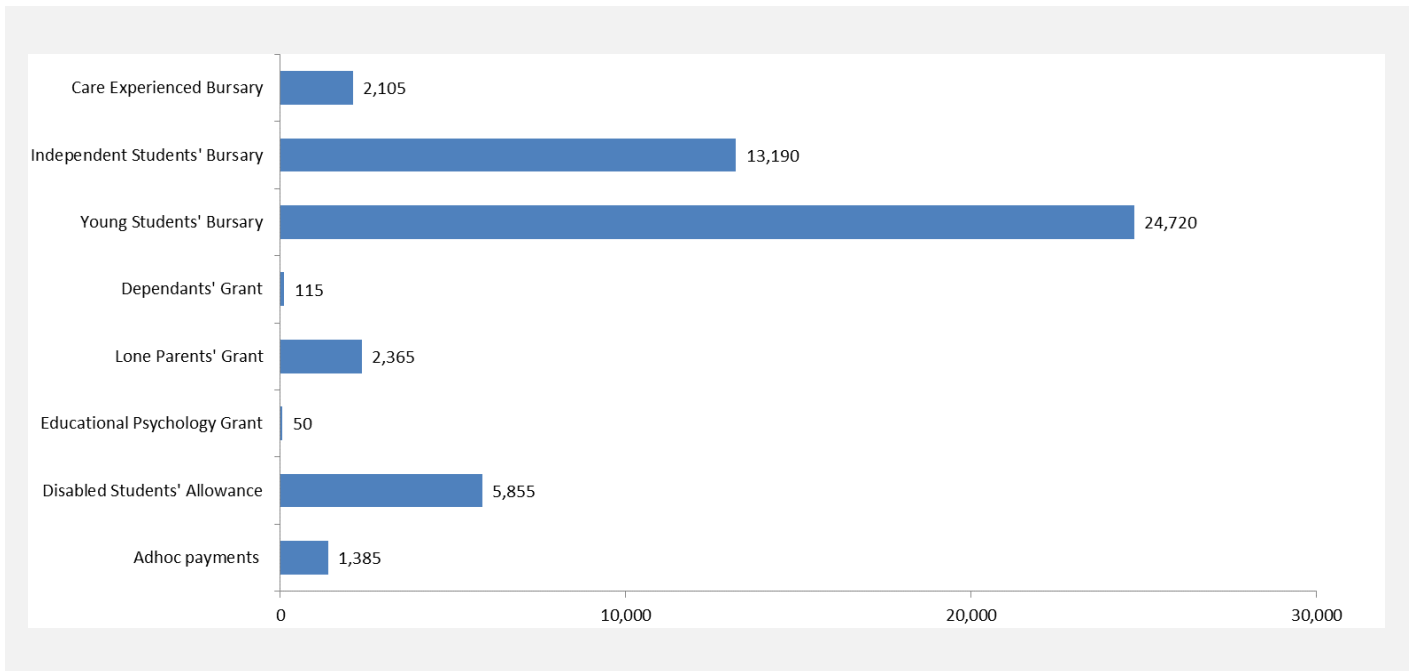


Figure 6: Number of full-time students receiving a bursary and/or grant from SAAS by bursary type, 2023-24

Non-repayable bursaries and grants are available to help students who meet certain criteria access education.

The number of full-time students receiving a bursary and/or grant from SAAS in academic year 2023-24: 44,535. This is a decrease of 7.4% from 48,070 in academic year 2022-23.

Key Statistic

Number of full-time students receiving a bursary and/or grant from SAAS in academic year 2023-24:

44,535

This is a decrease of 7.4% from 48,070 in academic year 2022-23.

The number of full-time students receiving a bursary and/or grant in academic year 2023-24 has decreased by 7.4% from the previous year. The total amount awarded increased by £1.4 million to £86.6 million. An average of £1,940 per student was provided in 2023-24.

Around three quarters (77.5%) of the total amount of bursary and grant support paid was through the three bursaries: Young Students Bursary (£37.0 million); Care Experienced Bursary (£17.7 million); Independent Students Bursary (£12.4 million).

See Table FT.3 in the [supplementary data tables](#) for full breakdowns.

Further information on bursaries and grants can be found in the [accompanying policy background document](#).

Support for disability

Full-time

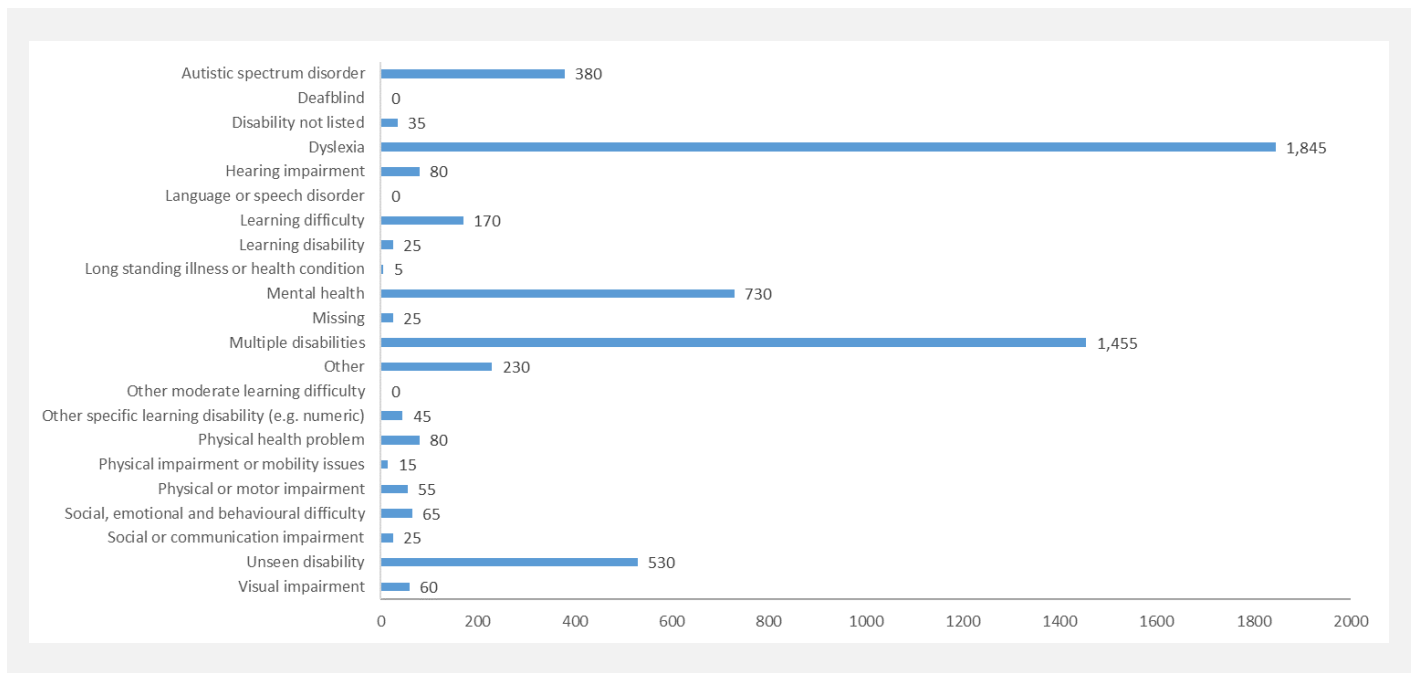


Figure 7: Number of full-time students receiving Disabled Students' Allowance from SAAS by disability type, 2023-24

The amount paid to students receiving Disabled Students' Allowance is dependent on the specific needs and circumstances of the student applying. These figures do not include full-time DSA recipients who are self-funding and not accessing any other student support, nor those that are part-time. DSA recipients on the Paramedic, Nursing and Midwifery Student Bursary scheme are shown separately.

The number of full-time students who received Disabled Students' Allowance (DSA) in academic year 2023-24 increased by 5.4% compared to academic year 2022-23. The total amount awarded was £14.1 million (up 18.4% from 2022-23) at an average of £2,410 per student in receipt of support.

Dyslexia has historically been the single largest reason for students receiving DSA support. In academic year 2023-24, 1,845 students received £3.7 million in DSA support associated with their dyslexia. There were 4,010 students receiving £10.5 million in DSA support for a category other than dyslexia. See Tables FT.3 and FT.4 in the [supplementary data tables](#) for further information.

Key Statistic

Number of full-time students receiving DSA from SAAS in academic year 2023-2024:

5,855

Up 5.4% from 5,555 in academic year 2022-2023.

Note: Figures presented for DSA are published for supported full-time students (and separately for those on the PNMSB scheme. Students who are in receipt of DSA but are self-funding and not accessing any other student support or on a part-time fee grant will not be included in the student numbers or contribute to the monetary amounts shown in these statistics. Information on disability is only captured for those students claiming DSA support from SAAS. The number of students with disabilities in higher education is likely to be higher than the number recorded here. This is for a variety of reasons including students who may be sufficiently supported through their institution, or others who may choose not to disclose their disability.

Deprivation Analysis

Full-time

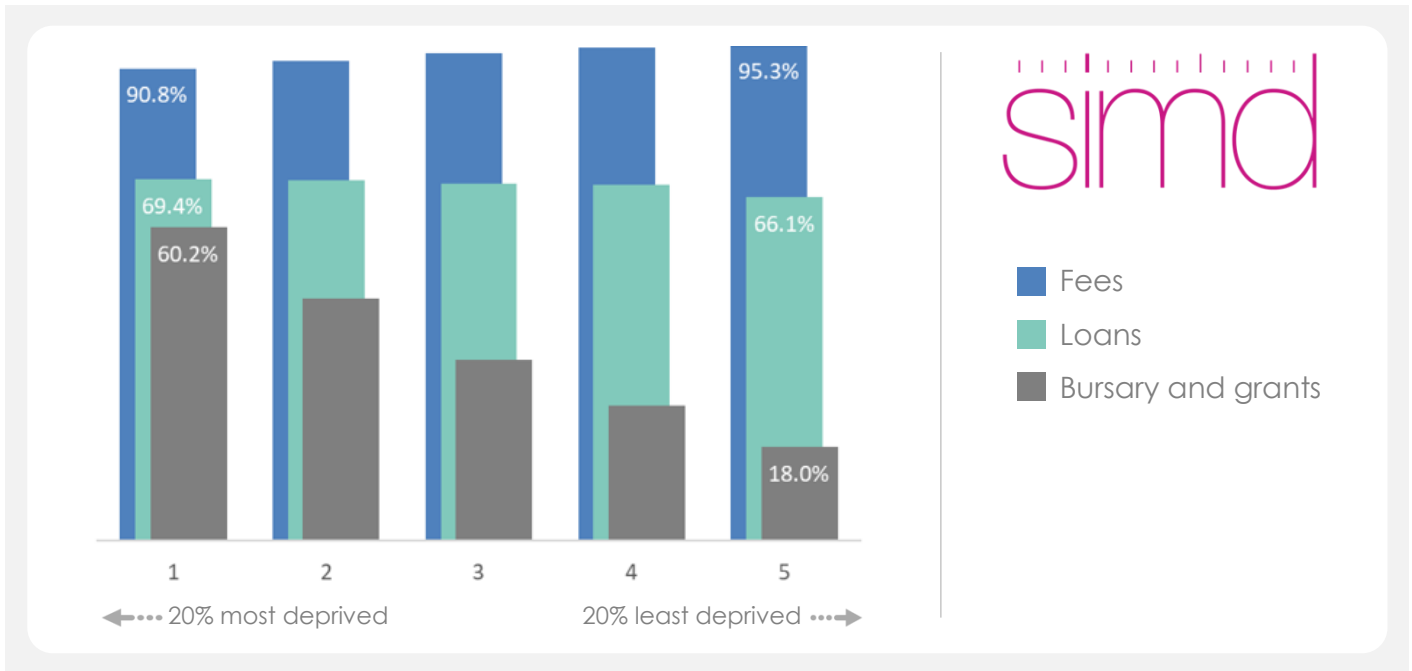


Figure 8: The percentage of full-time supported students receiving fees, living cost loans and bursaries & grant support by SIMD quintile, 2023-24.

The [Scottish Index of Multiple Deprivation \(SIMD\)](#) is a widely used measure in evidencing the extent to which institutions are becoming more inclusive of students from deprived areas in Scotland. Analysis is based on those students where the provided address is a valid Scottish postcode.

Addresses provided by the student may not necessarily reflect their permanent residence, e.g. term time address could be provided. As such, the analysis may not reflect actual residence circumstances of the students.

Supported students from the 20% most deprived areas of Scotland (SIMD20) received more monetary support per student (£7,620) than students from the least deprived areas of Scotland (£6,470) in 2023-24.

Figure 8 shows that SAAS supported students from the most deprived areas (60.2%) were more likely to receive a bursary and/or grant than those from less deprived areas (18.0%). See Table FT.5 in the [supplementary data tables](#) for full breakdowns of all SIMD quintiles.

Key Statistic

Number of full-time SAAS supported students from SIMD20 in academic year 2023-2024:

21,155

Down 0.4% from 21,245 in academic year 2022-2023.

Note: analysis is based on those students where the provided address is a valid Scottish postcode Address is that provided by the student and may not necessarily reflect where the permanent residence is e.g term time address could be provided as such, the analysis may not reflect actual residence circumstances of the students.



2024-25 early analysis

Full-time

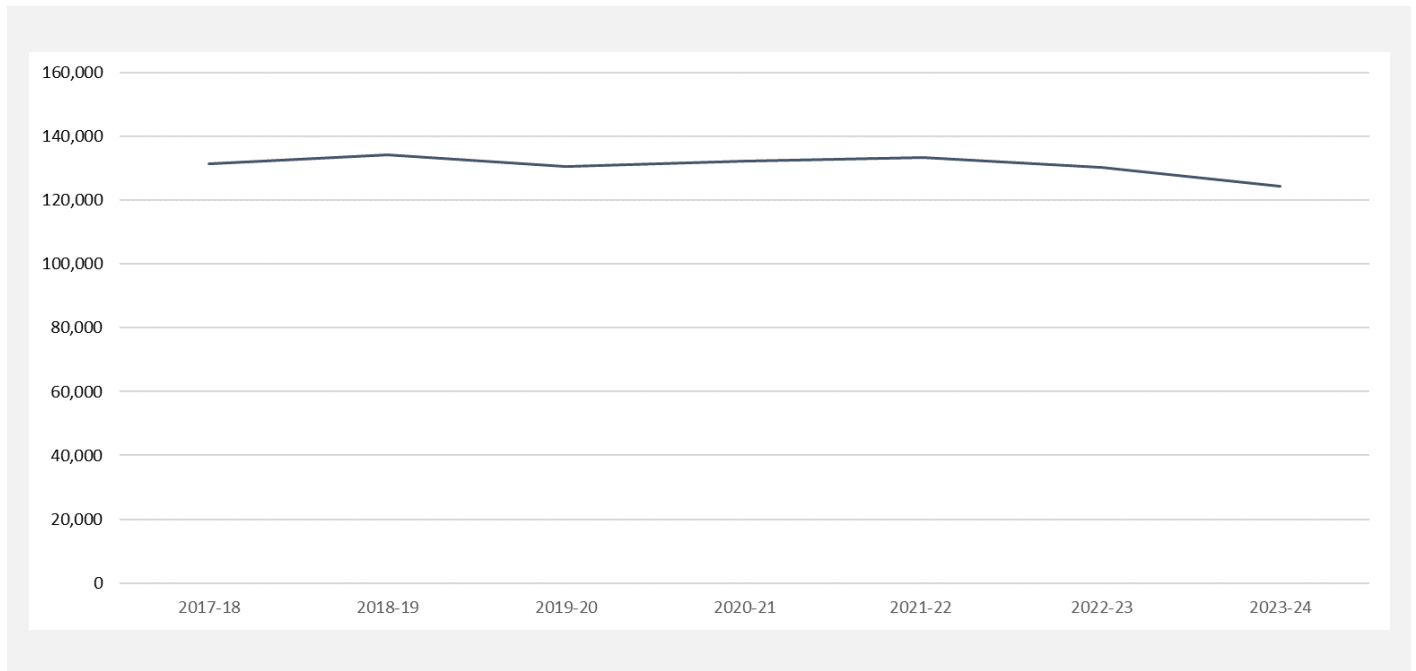


Figure 9: Number of supported students by end of session, 2017-18 to 2023-24.

This section provides an early indication of applications received for academic year 2024-25 for the full-time undergraduate and postgraduate schemes.

In academic year 2023-24, 83.8% of applications had been received by August 2023. Of the 148,285 applications received by the end of 2023-24, 132,840 resulted in students receiving support from SAAS (89.6%).

Key Statistic

The number of full-time applications for academic year 2024-25 received before August 2024:

125,115

Up 0.7% from 124,270 in academic year 2023-2024.

In academic year 2024-25, there have been 125,115 applications received by August 2024.

See Table FT.6 in the [supplementary data tables](#) for further information.

Part-Time Fee Grant

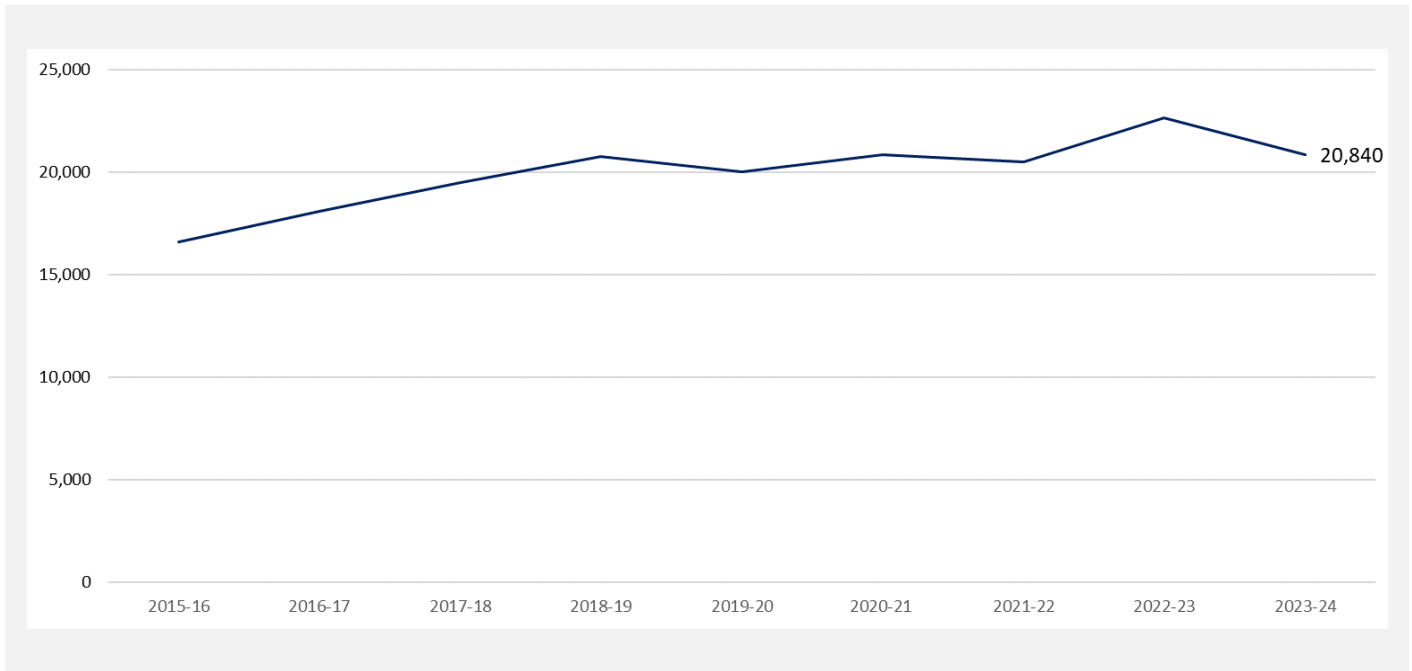


Figure 9: Number of part-time students supported by SAAS (2015-16 to 2023-24)

Students undertaking an undergraduate level course or a two year Professional Graduate Diploma in Education (PGDE) on a part-time basis may be eligible for payment of their tuition fees under the Part-time Fee Grant (PTFG) scheme.

The number of part-time students supported by SAAS in academic year 2023-24 decreased by 7.9% compared to academic year 2022-23. The total amount of support awarded was £19.8 million at an average of £950 per student.

In 2023-24, the majority of part-time students were reported as female (70.8%), while 28.3% reported as male (0.9% did not report their sex). Over three quarters of all part-time students were aged over 25 (76.7%) and the age profile variation for both male and female students was broadly similar, though there was a higher incidence of students aged 17 and under among the male population (4.7% compared to 1% among female part-time students).

See Tables PT.1 and PT.2 in the [supplementary data tables](#) for further information.

Key Statistic

Number of part-time fee grant students supported by SAAS in academic year 2023-2024:

20,840

Down 7.9% from 22,635 in academic year 2022-2023.

Paramedics, Nursing & Midwifery

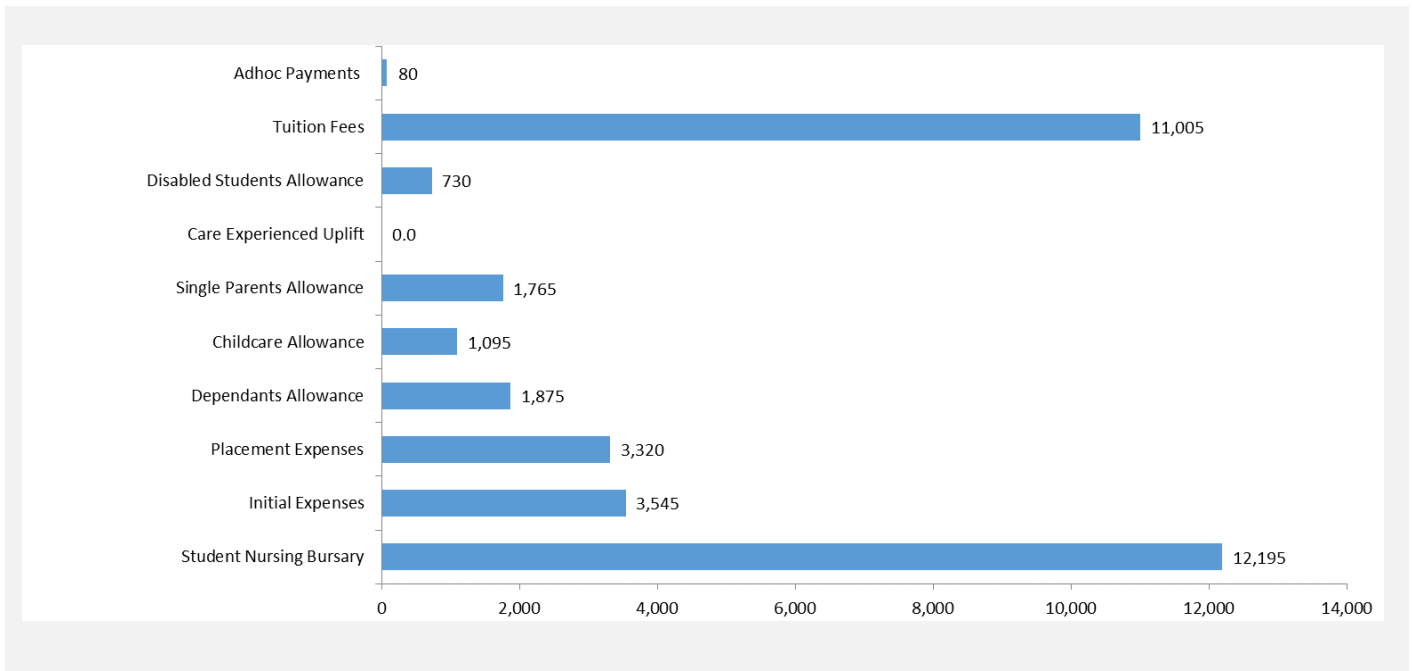


Figure 11: Number of students receiving support from SAAS through the Paramedic, Nursing and Midwifery Student Bursary scheme by type of support, 2023-24

SAAS administers the full-time Paramedic, Nursing and Midwifery Student Bursary (PNMSB) scheme on behalf of the Scottish Government (SG) Health and Social Care (HSC) Directorate. For the PNMSB scheme, the (provisional) total amount of support awarded was £141.6 million at an average of £11,590 per student in 2023-24.

The Student Nursing Bursary provided around three-quarters (74%) of the total amount of PNMSB support (£141.6 million). Tuition fees (which were provided by SAAS rather than the Scottish Funding Council from 2022-23) was the next largest expenditure (£20 million).

Key Statistic

Number of students receiving support from SAAS through the Paramedic, Nursing and Midwifery Student Bursary scheme in academic year 2023-24:

12,215

This is a decrease of 3.7% from 12,680 in 2022-2023.

The vast majority of students supported through the PNMSB scheme in 2023-24 were female (90.1%). Just over half of all PNMSB students were over the age of 25 (52.9%), with male students in particular being more likely to be aged over 25 (60.3% of male students compared to 52.1% of female students). See Tables N.1 to N.3 in the [supplementary data tables](#) for full breakdowns.

Paramedic students on eligible courses in Scotland were able to apply for the scheme from 2022-23. More information can be found in the [accompanying policy background document](#).

Figures for the most recent year are provisional as a small number of January intake students may not have completed a full year of support.

Discretionary & Childcare Funds

The discretionary fund provides financial support to students who have difficulty entering Higher Education for financial reasons, or have financial difficulties while they study. Discretionary and Childcare Fund figures are sourced from financial returns from institutions. The latest returns available at the time of publication are for academic year 2022-23.

There were 11,870 instances of assistance in 2022-23 through these funds, with a total of £16.6 million issued to students at an average of £1,400 per instance of support. This is a decrease of 43.3% from 20,940 in 2021-22. This difference is mainly due to the additional hardship funding provided by Scottish Government during the COVID-19 pandemic to support students. The discontinuation of this Covid consequential funding largely accounts for the 43.3% drop in instances of support in 2022-23.

Key Statistic

Instances of Discretionary Fund (incl. Childcare) support in academic year 2022-23:

11,870

This is a decrease of 43.3% from 20,940 in 2021-2022.

There were 11,160 instances of assistance in 2022-23 through the main Discretionary Fund, providing £14.2 million of issued support at an average of £1,280 per instance. A student may have more than one instance of assistance. Discretionary fund support was most typically provided for general living expenses – issued 9,990 times.

The discretionary fund includes a childcare fund available for students at Scottish universities to apply for help towards registered or formal childcare costs. There were 675 instances of support in 2022-23 through this fund, providing £2.3 million of support at an average of £3,360 per instance

An additional £1 million International Fund was made available to institutions during the academic year 2021-22. There were 35 instances of assistance in the academic year 2022-23 through this Fund, providing £0.1 million of support at an average of £2,080 per instance. Institutions could use the unspent balance of the International Fund to supplement their main Higher Education Discretionary Fund.

A separate Paramedic, Nursing and Midwifery Student Bursary (PNMSB) Discretionary Fund is also issued to institutions by SAAS on behalf of the Scottish Government's Chief Nursing Directorate, to provide additional support to students in financial difficulty. In 2022-23 this fund was £0.5 million. Figures on the spend of these funds are not included in this publication.

Further Information

We are always interested to hear from our users about how our statistics are used, and how they can be improved.

For enquiries about this publication please contact:

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Office of the Chief Statistician, Scottish Government

E-mail: statistics.enquiries@gov.scot

How to access background or source data

The data collected for this statistical publication may be made available on request, subject to consideration of legal and ethical factors and may be subject to a charge. Please contact saasstats@gov.scot for further information.

If you would like to be consulted about statistical collections or receive notification of publications, please register your interest at www.gov.scot/scotstat

Details of forthcoming publications can be found at www.gov.scot/statistics

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These statistics are [accredited official statistics](#). The Office for Statistics Regulation has independently reviewed and accredited these statistics as complying with the standards of trustworthiness, quality, and value in the [Code of Practice for Statistics](#). These statistics [were accredited in June 2012](#).



Accredited official statistics are called National Statistics in the [Statistics and Registration Service Act 2007](#).

Scottish Government statistics are regulated by the Office for Statistics Regulation (OSR). OSR sets the standards of trustworthiness, quality and value in the [Code of Practice for Statistics](#) that all producers of official statistics should adhere to.

More information about Scottish Government statistics is available on the [Scottish Government website](#).

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