COURSES WE FUND
We fund taught Postgraduate courses at diploma or masters level. We do not offer tuition fee or living cost support for research based programmes such as PhD’s. If you are studying a PGDE full-time, the funding arrangements will be the same as for a full-time Undergraduate course. Please refer to the Undergraduate funding guide for more information at www.saas.gov.uk

You must be studying a course delivered at a publicly funded college or university. Courses will only be eligible for support if they meet the following conditions:

Full-Time Courses
• The course is a taught Postgraduate Diploma or Masters
• Postgraduate Diplomas must be no longer than one year in length
• Masters courses must be no longer than two years in length

Part-Time Courses
• The course is a taught Postgraduate Diploma or Masters
• Students take no longer than twice the length of the full-time equivalent course to complete their studies
• "Taught" refers to courses with an element of teaching time with the course provider. This can take the form of seminars, tutorials and lectures. “Taught” courses are usually listed on individual university websites. However if you are not sure if your course is classed as a “taught” Postgraduate course or not you should contact your university for further advice.

We also fund students on eligible full-time courses in the rest of United Kingdom (RUK) as long as a similar course is not available in Scotland. You will need to do your own research and check course eligibility with the college or university you are studying at in the rest of the UK.

AM I ELIGIBLE FOR FUNDING?
To qualify for funding, you must be studying a course that we fund and meet our residence eligibility criteria. We may also take into account any previous study you have done.

RESIDENCE
To meet the general residence conditions, you must have been ordinarily resident in the United Kingdom, the Channel Islands or the Isle of Man for the three years immediately before the first day of the first academic year of the course (the relevant date). For the majority of students who start their course in the autumn term, the relevant date is 1 August.

You must also be ordinarily resident in Scotland on the relevant date.

If you are not a UK or other EU national, you must also have ‘settled status’ in the UK (as set out in the Immigration Act 1971) on the relevant date. If you have not been living in the UK, you may still qualify depending on your circumstances.

RESIDENCE – EU STUDENTS
You will be eligible to apply to us for a tuition fee loan if you have been ordinarily resident in the EU, the EU overseas territories, elsewhere in the EEA or Switzerland for the three years immediately before the first day of the first academic year of the course (the relevant date). For the majority of students who start their course in the autumn term, the relevant date is 1 August.

You must also be an EU national (non UK) or the family member of such on the relevant date.

Please visit www.saas.gov.uk to confirm the definition of ‘ordinarily resident’.
WHAT FUNDING IS AVAILABLE?
For all eligible full-time courses we offer a tuition fee loan of up to £5,500 and a living cost loan of up to £4,500. If you study a two year full-time course these amounts will be split into each year of the course.

Part-time Postgraduate students are only eligible to apply for the tuition fee loan and living cost loan.

DISABLED STUDENTS’ ALLOWANCE (DSA)
Extra help is available to you if you incur extra costs while you study because of a disability or learning difficulty.

If you are applying for DSA for the first time or if your disability has changed significantly since you last applied for funding, we will want you to have a needs assessment carried out.

Further information on the type of funding available and how to apply can be found at www.saas.gov.uk

REPAYING YOUR STUDENT LOAN
Postgraduate loans (for both fees and living costs) are taken out under the same terms and conditions as Undergraduate loans.

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 £13 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 £18,330 a year. This threshold normally increases each year with inflation. You will not have to repay 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.studentloansrepay.slc.co.uk.

KEEPING IN TOUCH
Visit our website at www.saas.gov.uk
You can follow us on facebook.com/saastb
You can follow us on twitter.com/saastweet
View our videos at youtube.com/fundingawareness

PREVIOUS STUDY
We do not take into account any support you have had at Undergraduate level.

You will not be eligible for help with a tuition fee loan if you have already received support from UK or other EU public funds for a course of Postgraduate study. We may consider this exceptionally if you have to retrain or repeat your course because of medical or compassionate reasons. If this applies to you, please contact us for advice.

You may still be eligible if you are studying for a PGDE or if your previous Postgraduate study was for advanced research of two years or more.

If you have previously been funded by UK/EU public funds to study a Postgraduate course and not gained the qualification, then you may be entitled to apply for the tuition fee loan and living cost loan.

HOW AND WHEN TO APPLY
You can apply from the April of the year you want to start your Postgraduate course. You should apply as soon as you know what course you want to do. If you don’t get on the course you want, you can easily change or cancel your application through your online account.

Postgraduate applications are completed and submitted using our online services at www.saas.gov.uk. This applies to students studying both full-time and part-time.

If you have never applied to us for funding before, you should go to our website and click ‘My Account’ and register your details. You will then be given the option to submit an application for funding.

If you have applied to us in 2017-2018, you will need to click ‘My Account’ and log in to your account as normal. You should ensure that you change your course type to “Postgraduate” on the ‘Course Information’ page.

In addition to applying for your funding, you will also be able to check the status of your application, view your award notice and maintain the details we hold for you by using the services within your online account.

If you have forgotten your password and/or email address and cannot access your online account, you can use our ‘forgot your email address/ password’ services by clicking on ‘My Account’.

The final closing dates for receiving applications in 2018-2019 is 31 March 2019.

If we receive your correctly completed application for funding, you will then be given the option to submit an application for funding.

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

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