

Guide to Postgraduate Funding 2017-2018

This guide is for all full-time and part-time postgraduate students, except those on the following courses. If you are on one of the courses in the list below, you should read our guide to undergraduate funding.

- Professional Graduate Diploma in Education (PGDE)
- Post graduate diploma in architecture leading to exemption from the RIBA part II exams
- Diploma in adult and continuing education
- Teaching Qualification in Further Education (TQFE)

We can give you a version of this guide and the tuition fee loan form in braille, large print or audio. If you need this, contact us on 0300 555 0505.

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Important points

- You should apply online to us as soon as possible.
- If your application is late there may be a delay in paying your tuition fees to your college or university.
- You must tell us if there is any change in your circumstances which may affect any award you are due.
- If we receive your application after the closing date, we will not pay your tuition fees. The closing date for a postgraduate fee-loan application for session 2017-2018 is **31 March 2018**.
- Your application for a loan to pay your tuition fees is only valid for one academic session. If you are doing your course over more than one academic year you must apply for a fee loan in all years of your course.
- Remember to give us all the documents we ask for.

Introduction

This guide is for full-time and part-time postgraduate students applying for a loan to pay their tuition fees and the Disabled Students' Allowance (if this applies), for a postgraduate course that starts in session 2017-2018.

Full-time postgraduate students can also apply for a living-cost loan. This is paid in addition to the tuition fee loan. The living-cost loan is not available to part-time students.

You may receive a loan to pay your tuition fees for certain courses at postgraduate diploma and masters level. However, we do not fund all postgraduate diplomas or full masters' courses. This guide tells you which courses we fund and what funding may be available. This guide gives general advice only, if there is anything that you do not understand or if we have not covered your circumstances, please contact us for advice.

Financial funding

1. Tuition fee loan
2. Living-cost loan
3. Important loan information
4. The Disabled Students' Allowance

1. Tuition fee loan

From session 2017-2018 eligible full-time students, undertaking an eligible postgraduate course, can apply for a tuition fee loan up to a maximum of £5,500. Eligible part-time students can apply for a tuition fee loan up to a maximum of £5,500 for the course, split across each year of their course, where the course does not take any longer than twice the length of a full-time equivalent course. For example, one year full-time courses could attract two years of part-time support and two year full-time courses could attract four years of part-time support.

If you are eligible to receive a tuition fee loan, we will pay the relevant amount, as indicated above, to your college or university on your behalf. The amount of loan we can give you does not depend on your or your household income.

If the amount your college or university charges you is higher than the maximum award available to you, you will have to pay the difference yourself.

2. Living-cost loan

Eligible full-time postgraduate students can apply to us for a living-cost loan. The maximum amounts available are:

- Full-time one year course £4,500
- Full-time two year course £2,250 per year

To be eligible for the living-cost loan, you must:

- Be studying an eligible **full-time** course; and
- Meet our residence eligibility criteria; and
- Be under 60 on the first day of the first academic year of your course (the relevant date).

If you change course and are aged 60 or over on the relevant date of your new course, regardless of which year you enter your new course, you will not be entitled to a living-cost loan for your new course.

The living-cost loan is not available to part-time postgraduate students.

3. Important loan information

You must give us your National Insurance number, if you have one. If you do not have a National Insurance number and are intending to work in the UK, please contact Job Centre Plus on 0845 600 0643 to arrange to get one.

You will not have to start repaying your loan until the April after you graduate or leave your course. The Student Loan Company (SLC) will expect you to pay 9% of your income each year once you earn more than £17,775. You will not have to pay your loan over a fixed period.

The SLC will work with Her Majesty's Revenue and 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. The SLC will make alternative arrangements to collect your repayments direct if you do not pay UK income tax.

Interest on the amount you owe will be linked to inflation – in line with the retail price index (RPI). This means the amount you pay back will be about the same in real terms as the amount you borrowed. This will apply as long as the loan lasts and will include any time when you are not studying or not repaying the loan, as well as when you are repaying the loan.

You can get more information about how you repay your loan from the SLC or in the booklet 'Student Loans: Guidance on Terms and Conditions' which you can download from their website www.slc.co.uk

If we decide not to award you a loan to pay your tuition fees or you fail to apply by the closing date (**31 March 2018**), you will have to pay your own fees.

4. The Disabled Students' Allowance (DSA)

If you have a disability or learning difficulty, you may be able 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.

We will consider paying the following amounts:

- Up to £1,725 a year for any small items of equipment or consumables
- Up to £20,520 a year for Non-Medical Personal Help (NMPH)
- Up to £5,160 for major items of specialist equipment (**this is a total amount for the course, not for each year of your course**)

You may also claim travel expenses if you have a mobility problem and are not able to use any type of public transport.

If you need advice about equipment or any other funding, the disability advisor at your college or university will be able to help you. If you are still not sure about the equipment and help you need, we can refer you to an access centre. We will pay for you to have a full needs assessment done by a recognised access centre, college or university that has the necessary qualified staff to carry out the needs assessments.

If you are applying for the DSA, we will not be able to process your DSA application until we receive your application for a loan to pay your tuition fees. If you don't want a loan to pay your tuition fees, you may still be [eligible](#) to apply for the DSA.

If you are studying part-time, you can apply for the DSA if you are doing at least 50% of a full-time course and you do not take more than twice the length of a full-time course to complete your course.

You can get more information about the DSA on our website www.saas.gov.uk. Or, you can contact us on 0300 555 0505 (press option 2) for more advice.

General eligibility

To be eligible for a loan to pay your tuition fees, you must:

- meet our residence conditions; and
- be studying an eligible course; and
- be nominated by your college or university for an award (this only applies if you are studying at a college or university outside the UK).

If you are studying part-time, you must take no more than two years to complete your course.

If you are eligible for funding at the start of your course, you will stay eligible for the minimum length of your course. If you are not eligible at the start of your course, you cannot become eligible for funding part-way through your course. We will decide if you meet our residence eligibility conditions. If you are not sure if you are eligible to receive funding, contact us for advice, giving us full details of your circumstances.

Course eligibility

1. [Scottish colleges and universities](#)
2. [Distance Learning and Masters of Research Courses](#)
3. [Postgraduate Intercalated Years](#)
4. [Colleges or universities in England, Wales and Northern Ireland](#)
5. [Course not covered by this scheme](#)
6. [Continuing Students](#)

1. Scottish colleges and universities

From session 2017-2018, new students will be eligible to apply for support to undertake postgraduate diploma and full masters' level courses. Courses will only be eligible to support if they meet the following conditions:

Full-Time Courses:

- The course is a **taught** Postgraduate Diploma or Masters programme
- Diplomas no longer than one year in length
- Masters courses are no longer than 2 years in length

Part-Time Courses:

- The course is a **taught** Postgraduate Diploma or Masters programme
- It takes students no longer to complete than twice the length of an equivalent full-time course
- Diplomas no longer than two years in length
- Masters courses no longer than 4 years in length

N.B. 'Taught' refers to taught degrees with an element of contact time with the course provider. This takes the form of seminars, tutorials and lectures and may include some Master of Research Courses (MRes). 'Taught' courses are 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.

2. Distance Learning Courses:

We do not currently provide loans for distance-learning courses at campus based universities. However, courses undertaken at non-campus based institutions such as the Open University may be eligible for funding providing they meet all the other rules of the scheme.

3. Postgraduate Intercalated Years:

Students will be eligible to claim support for intercalated postgraduate courses taken as part of an undergraduate or graduate entry medicine, dentistry or veterinary medicine course. The above mentioned [criteria](#) must also be met.

4. Colleges or universities in England, Wales and Northern Ireland

Eligible full-time students undertaking their studies in England, Wales or Northern Ireland will be subject to the same eligibility [criteria](#) as those students studying in Scotland. However, students will only be eligible for support if their course is **not** available in Scotland.

5. Courses not covered by this scheme

If you are studying one of the postgraduate courses in the list below, you will not be eligible for a loan to pay your tuition fees. Instead, you may be eligible for the funding package we give to undergraduate students. Please visit our website at www.saas.gov.uk for more information.

- Professional Graduate Diploma in Education (PDGE)
- Post graduate diploma in architecture leading to exemption from the RIBA part II exams
- Diploma in adult and continuing education
- Pre-registration Nursing courses
- Teaching Qualification in Further Education (TQFE)

If you are on one of the courses in the list below, you will not be eligible for a loan to pay your tuition fees. However, if you have a disability, you may still be entitled to claim the DSA. Please visit our website www.saas.gov.uk for more information. There may also be funding available from [other sources](#), for example, one of the Research Councils.

- Postgraduate courses below the Scottish Credit Qualification Framework (SCQF) level 11
- PhDs

6. Continuing Students

If you started a postgraduate course prior to 2017-2018 academic sessions, you will remain subject to the same eligibility criteria which were in place at the start of their course. If you were not eligible at the start of your course, you cannot become eligible for funding part-way through your course.

Residence eligibility

- 1. General residence conditions**
- 2. The relevant date**
- 3. Students who do not meet the general residence conditions**
- 4. Applying to the correct award making organisation**

1. General residence conditions

To meet the 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 relevant date (the first day of the first academic year of the course); and

- ordinarily resident in Scotland on the relevant date.

Also, if you are not a UK or other EU national you must be settled in the UK (as set out in the Immigration Act 1971) on the relevant date. To find out about getting settled status, you can visit the Home Office website at www.ind.homeoffice.gov.uk or phone their helpline on 0870 606 7766.

We will not normally treat you as being ordinarily resident in the UK and Scotland if your main purpose in coming here has been to receive full-time education and that you would have otherwise been living elsewhere.

Eligibility at the beginning of a course of education determines your eligibility for the duration of that course of education. This means, if you start a course while ineligible to receive funding on residence grounds, you will continue to be ineligible to receive funding on residence grounds for the rest of that course of education.

There are exceptions to this rule for those who were seeking asylum in the UK who now have a form of leave to remain in the UK. For all others, you should contact us for advice before starting your course to see what funding may be available.

2. The relevant date

The relevant date depends on when your course starts. The dates for session 2017-2018 are:

- **1 August 2017** for courses that start between 1 August 2017 and 31 December 2017
- **1 January 2018** for courses that start between 1 January 2018 and 31 March 2018

3. Students who do not meet the general residence conditions

If you do not meet our general residence conditions, you may still be eligible for funding in certain circumstances. Funding may be available to:

- UK nationals who were born in and have spent the greater part of their life in the UK.
- UK nationals and family members of such nationals who have returned to the UK to live or study who currently live or have lived in another EU member state, the European Economic Area (EEA) and Switzerland.
- UK nationals returning from temporary employment or study outside the UK.
- EU nationals and family members of such.
- Nationals of the EEA and Switzerland, who have been granted permanent residence in the UK and their husbands, wives or civil partners and children or stepchildren.
- Nationals and family members of nationals of other EU member states, the EEA and Switzerland who have EEA migrant worker/self-employed or Swiss employed/self-employed status in the UK.
- Nationals and family members of nationals of other EU member states, the EEA and Switzerland, who have EEA frontier worker/self-employed or Swiss frontier employed/self-employed status in the UK.
- People recognised as refugees by the Home Office, and their husbands, wives or civil partners and children or stepchildren.
- People who have been granted exceptional leave to enter or remain, humanitarian protection or discretionary leave in the UK, as the result of an asylum claim, and their husbands, wives or civil partners and children or stepchildren.

- Iraqi nationals who have been given leave to enter the UK under the Iraqi Direct Entry Scheme (also known as the Locally Engaged Staff Assistance Scheme (LESAS)).
- Syrian nationals who have been given entry to the UK under the Syrian Vulnerable Persons Relocation Scheme.
- Anyone who is under 18 and has been granted temporary protection in the UK.
- Anyone who is the dependent child of a Swiss national.
- Anyone who is the dependent child of a Turkish worker.
- Anyone who has been lawfully resident in the UK for a significant part of their lives but are not considered as 'settled'. You can find further information in our full residence eligibility rules at www.saas.gov.uk.

For more information on the above please see the residency section of our website at www.saas.gov.uk

4. Applying to the correct award making organisation

We can only offer you funding if you meet our residence conditions and are studying a course that we fund. We cannot act as an alternative source of funding if the proper award making organisation will not fund you.

If you are studying on a postgraduate course immediately after completing a first course of higher education, you should apply to the award making body that gave you funding for your first course.

For example:

- If you are a Welsh domiciled student and you received funding from Student Finance Wales for a degree at a Scottish college or university and now want to study a postgraduate course, you must apply to Student Finance Wales for funding. This is because your residence in Scotland was to study and we cannot regard this as ordinary residence.
- If you are a Scottish domiciled student and received funding from us for a degree course at a university in England and now want to study a postgraduate course anywhere in the UK, you should apply to us for funding.

Your funding body may change if you do not start your postgraduate course immediately after you complete your first course. For example:

- If we gave you funding for your first course, and after this you moved to England, Wales or Northern Ireland to work, and were still living and working there on the first day of the first academic year of your course, we will normally consider you to be ordinarily resident there. You should therefore apply to Student Finance England, Student Finance Wales or Student Finance Northern Ireland for funding. If you return at weekends or for holidays to Scotland, we do not normally count this as ordinary residence.

Previous study

Tuition fee loan

If you have previously done a short vocational postgraduate course, including teacher training, with funding from UK or other EU public funds, you will not be eligible for a loan to pay your tuition fees.

You may still be eligible for a loan to pay your tuition fees if you have previously taken:

- a short vocational postgraduate course, including teacher training, **without** funding from UK or other EU public funds; or
- an advanced research level postgraduate course such as a PhD

Living-cost loan

If you have received funding for a previous postgraduate course then you may still be eligible for a living-cost loan, if you are studying an eligible full-time course.

The living-cost loan is not available to part-time postgraduate students.

Repeating a period of study

We will not give you a tuition-loan to pay your tuition fees if you have to repeat or extend your studies on academic grounds. However, we may give you a loan to pay your tuition fees if you have to repeat or extend your studies on medical or strong compassionate grounds, for example, the death of a close relative. In these cases you must write to us with details of your circumstances.

Even if you are not eligible for a loan to pay your tuition fees, you may still be able to apply for a living-cost loan and claim DSA, if this applies.

Withdrawing from your course

If you ask us for a loan to pay all or some of your tuition fees, and you are in attendance on your course on the required tuition fee cut-off date shown below, we will pay the amount you asked for direct to your institution. We will not pay your tuition fees if you withdraw before the relevant tuition fee cut-off date.

The cut-off dates for session **2017-2018** are as follows:

- **1 December 2017** for courses which start between 1 August 2017 and 31 December 2017
- **1 March 2018** for courses which start between 1 January 2018 and 31 March 2018

If you transfer to another course or college or university part way through an academic session, we will pay your tuition fees for the course, to the college or university, you are attending on the tuition fee cut-off date.

Your college or university may charge you for tuition fees if you withdraw from your course before the relevant tuition fee cut-off date, which you will have to pay yourself.

Other sources of financial funding

The website www.prospects.ac.uk gives comprehensive information and advice about funding for a postgraduate course in Scotland. You may also find the following information helpful.

1. Discretionary funds
2. Childcare funds
3. Awards for social work courses
4. Awards for Open University courses
5. Professional Career Development Loans
6. Educational trusts and endowments
7. Sponsorship and scholarships
8. The Department of Work and Pensions (DWP)
9. Tax Credits

1. Discretionary funds

The Scottish Ministers give discretionary funds to publicly-funded Scottish institutions, for students who, for whatever reasons, have financial difficulties while they study or who may not be able to enter higher or further education for financial reasons. These may be known as access to learning funds for students studying elsewhere in the UK.

We ask colleges and universities to give priority to cases where there is difficulty in meeting living costs. Each college and university can decide whether to give scholarships or bursaries to help with the living costs of students who otherwise may not enter education because of their financial circumstances.

If you are doing a full-time, part-time or sandwich course in further or higher education at a publicly-funded institution, you are eligible to apply for payment from these funds. You must also meet the residence conditions for a student loan and applied for the maximum student loan you are entitled to. There is no age limit to receive payments from these funds.

Your college or university is responsible for deciding who should receive payments and how much each payment should be. It is also responsible for all other matters relating to these funds, including handling appeals.

If you want more details about the discretionary funds or access to learning funds, ask the college or university you are studying at or have applied to study at. The student support or student services office of the college or university will normally deal with enquiries about these funds.

2. Childcare funds

The Scottish Ministers give childcare funds to publicly-funded Scottish colleges and universities to help students with the cost of registered childcare. This includes registered: child-minders; after school clubs; day care; sitter services and providers of pre-school and education. You will be eligible to apply if you are full-time and are eligible to receive a loan to pay your tuition fees. Your college or university is responsible for deciding which students should receive payments and how much each payment should be. You should apply straight to them for funding. Not all eligible students will receive help, as the fund will run out, so you must apply early.

3. Awards for Social Work courses

Awards for postgraduate social work courses in Scotland are the responsibility of:

Scottish Social Services Council (SSSC)
Compass House
Discovery Quay
11 Riverside Drive
Dundee
DD1 4NY
Phone: 0845 60 30 891
Email: enquiries@ssc.uk.com
Website: www.sssc.uk.com

4. Awards for Open University courses

The Open University will tell you about the funding available for its courses (including those not receiving a loan to pay their tuition fees from us). Please contact:

The Open University
Central Enquiry Service
PO Box 200
Milton Keynes
MK7 6YZ

5. Professional Career Development Loan (PCDL)

The Government manages PCDLs through a partnership with a number of high-street banks. They can fund courses in a wide range of vocational areas. If you are 18 or over and plan to train in the UK, you may be able to apply for a PCDL.

You make no repayments while you are training and for up to one month afterwards, or for up to 17 months if you are unemployed when the repayments are due to start. During this time, the Government will pay the interest on the loan for you. At the end of this period you become responsible for the loan repayments and any extra interest. Phone 0800 100 900 for more information.

If you are claiming, or want to claim, social security benefits, you should check with your local DWP office to find out how a Professional Career Development Loan may affect your benefits.

6. Educational trusts and endowments

You may find it useful to check:

- the directory of grant-making trusts published by the Charities Aid Foundation; or
- the grants register published by Palgrave MacMillan; or
- the charities digest, published by the Education Grants Advisory Service.

You can usually find these in public reference libraries.

7. Sponsorship and scholarships

Many industrial organisations and some government departments have schemes (usually competitive) for funding students. You may be able to get details of these from your Jobcentre. You may also want to visit the website www.scholarship-search.org.uk to look at the database of undergraduate and postgraduate scholarship awards that Colleges, Universities, commercial organisations and charitable trusts offer.

8. The Department of Work and Pensions (DWP)

The DWP assess a students' entitlement to benefits. Full time students are generally not eligible to claim benefits, however, full-time students with dependants and students with disabilities may be eligible in certain circumstances. It is important to discuss this with your student advisor at your College or University as well as with your local Benefit Office or JobCentre Plus.

The DWP will generally treat payments to students from the discretionary funds as voluntary or charitable payments and will therefore ignore them. However, when working out benefits, they will take account of money you receive that is for everyday living costs. You can find more details about your benefit entitlements from your local Benefit Office or JobCentre Plus.

9. Tax credits

If you have children, you are entitled to claim Child Tax Credit which Her Majesty's Revenue and Customs (HMRC) will pay if you are responsible for at least one child, whether or not you are in paid work. If you work more than 16 hours a week, you could also be eligible for Working Tax Credit. Extra help is also available if you have a disability or if you care for children with disabilities.

You can find out more information by calling the helpline on 0345 300 3900.

Our commitment to customer service

Below we have set out the standards of service you can expect from us and tells you what to do if things go wrong.

1. Who we are and what we do
2. Our standards of service
3. Helping us to help you
4. Our website and guidance documents
5. Contacting us
6. Personal callers
7. Phone calls
8. Our approach to quality and customer service
9. Our appeals and complaints procedures

1. Who we are and what we do

We are a government agency. We pay tuition fees, grants and bursaries to Scottish domiciled students in higher education. We have 190 staff and handle over 160,000 applications every year.

What we do:

- assess and pay financial funding for living costs and tuition fees
- provide resources and data to the Student Loans Company for the payment of student loans
- distribute Discretionary Funds and Childcare Funds to Scottish Universities and Colleges
- maintain a register of charities that offer educational endowments
- help learners through the Individual Learning Accounts Scotland (ILA) scheme, which we run with Skills Development Scotland (SDS)
- work with the Health Directorate to develop and deliver NHS Bursaries for dentistry students (for example, Dentistry students)

2. Our standards of service

Our main service targets, which are always under review, are available on our website at www.saas.gov.uk.

3. Helping us to help you

There are some things you can do to help us give you a better service:

- Apply for your funding as early in the year as possible. Do not wait for exam results or a firm offer. If you don't apply by the closing date, we will not give you a loan to pay your fees
- Use our website at www.saas.gov.uk. It has all the information you need about how to apply and what funding is available
- Send clear photocopies of any documents we ask to see. We destroy all documents that we receive after 30 days, so **please do not send originals documents.**
- If you contact us, always tell us your SAAS reference number (it is on your award notice)
- Let us know straight away if any details you gave us on your application change, for example if you change your name, address or phone number or you leave or change your course of study

4. Our website and guidance documents

Every year, we produce guides and other booklets with information about the funding that is available. Copies of all of our guides and booklets are available on our website.

If you are not able to read our information because of, for example, a sight problem or other disability, we can give you guide or booklet in a different format. Please contact us on 0300 555 0505 (press option 2) and we will arrange for you to have a copy in a format that meets your needs.

5. Contacting us

Our staff will tell you their name on the phone, in all correspondence or when you meet them. Our office is open between 8.30am and 5pm (4.30pm on Fridays). We close on public holidays, weekends and over the Christmas and New Year period. You can contact us by email at www.saas.gov/contact.htm or by writing to the following address:

Student Awards Agency for Scotland
Saughton House
Broomhouse Drive
Edinburgh
EH11 3UT

6. Personal callers

You can come to our office during the hours shown above. If you want to discuss your case in detail with a member of staff that knows your circumstances, you should make an appointment in advance to make sure that member of staff will be available. If you are happy to speak to any member of staff about your case, you do not need to make an appointment. You may have to wait during busy periods to see someone, however, we will aim to see you within 15 minutes.

7. Phone calls

With your SAAS reference number you can use our automated phone-answering service on 0300 555 0505. You can call this 24 hours a day, seven days a week if, for example, you want to find out the progress of your application or you need a copy of your award notice.

Our helpline is open from 8.30 am to 5 pm, Monday to Thursday, and from 8.30 am to 4.30pm on Fridays, except public holidays.

We try to answer all calls as soon as we can. However, calls to the Agency increase significantly when the Scottish school exam results come out in early August and again in September and October when most college and university courses start. At these times, we may have to place your call in a queue. We record all calls to the Agency for training purposes.

8. Our approach to quality and customer service

We aim to give an excellent level of service to all our customers and we always try to improve the quality of our service and make our systems easier to use. When things do go wrong we try to put them right as soon as we can.

9. Our appeals and complaints procedures

How to make an appeal

An appeal is a formal request to review our decision and must allege an error on our part. We will only consider an appeal if it is based on us having made an incorrect assessment of factual circumstances and/or an erroneous interpretation of the law, and you support this with the relevant documentary evidence.

We will also accept appeals on extenuating or mitigating circumstances or events which we may consider to have a disadvantageous effect on your studies. You must support these requests with independent evidence such as a medical certificate.

SAAS has a two stage appeals process.

Stage one

A complaints and appeals officer will consider appeals and will aim to reply within 10 working days of receiving your appeal. If this is not possible, we will tell you when we will reply.

Stage two

Students can make a second stage appeal if they consider that we have not dealt with the matter satisfactorily. They must have evidence that they have not sent to us previously. Our Director of Policy and Engagement will sign off second stage appeals and their decision is final in terms of the Agency's procedures. We will reply to second stage appeals within 10 working days. If this is not possible, we will tell you when we will reply.

You can make an appeal in writing to:

Student Awards Agency Scotland
Complaints and Appeals Team
Saughton House
Broomhouse Drive
Edinburgh
EH11 3UT

Or by email to: SAASComplaints.Appeals@gov.scot

How to make a complaint

We are committed to providing a high-quality customer service. We want to know if something goes wrong or you are not satisfied with our service. A complaint may involve more than one service and you can make this about things like:

- delays in responding to enquiries and requests
- failure to provide a service
- a request for a service or information that we don't action
- our standard of service
- our policy
- treatment by or attitude of a member of staff
- our failure to follow proper administrative process

There are some things we can't deal with through our complaints handling procedure. These include:

- a routine first-time request for a service
- a request for information or an explanation of policy or practice
- disagreement with a decision where a right of appeal exists
- Freedom of Information or Data Protection requests decisions
- legal proceedings or judgements

You can complain in person, by phone, in writing or by email. Our contact details are below. Please clearly mark your letter or email 'Complaint'.

Student Awards Agency Scotland
Complaints and Appeals Team
Saughton House
Broomhouse Drive
Edinburgh
EH11 3UT

Email: SAASComplaints.Appeals@gov.scot

Telephone: 0300 555 0505

Normally, you must make your complaint within six months of the event you want to complain about or finding out that you have a reason to complain, but no longer than 12 months after the event itself. We may consider a complaint after the time limit in exceptional circumstances. Please tell us why the time limit should not apply to your complaint.

The [SAAS guide](#) to complaints describes our complaints procedure and how to make a complaint. It also tells you about our service standards and what you can expect from us.

Our complaints procedure has two stages:

Stage one - frontline resolution

We aim to resolve complaints quickly and whenever possible within the area that provided the service. This could mean an on-the-spot apology and explanation if something has clearly gone wrong and immediate action taken to resolve the issue.

We normally make our decision at stage one within five working days. We will contact you if we cannot make a decision in this time and agree an extension of time. If we can't resolve your complaint at this stage, we will explain why and tell you what you can do next. We might suggest that you take your complaint to stage two.

Stage two – investigation

Stage two deals with two types of complaint: those that we have not resolved at stage one and those that are complex and require detailed investigation. When using stage two we will:

- acknowledge receipt of your complaint within three working days
- where appropriate, discuss your complaint with you to understand why you are still not satisfied and what outcome you are looking for
- give you a full response to the complaint as soon as possible and within 20 working days

We will agree revised time limits if our investigation will take longer than 20 working days.

If you are still not satisfied with our decision after we have investigated your case, or the way we dealt with your complaint, you can ask the Scottish Public Services Ombudsman (SPSO) to look at it.

The SPSO **cannot** normally look at:

- a complaint that has not been through our complaints procedure (so please make sure it has done so before you contact the SPSO)
- events that happened, or that you became aware of, more than a year ago
- a matter that the court has been or is considering

You can contact the SPSO:

In person:
SPSO
4 Melville Street
Edinburgh
EH3 7NS

By post:
SPSO
Freepost EH641
Edinburgh
EH3 0BR

Freephone: 0800 377 7330

Online: www.spsso.org.uk/contact-us

Website: www.spsso.org.uk