

FACTSHEET

Higher Education funding for members of the Armed Forces, their families and Veterans

Overview

Serving armed forces personnel and their families are very mobile and as such it can be difficult to establish their place of ordinary residence as they can reside in various parts of the UK and overseas for varying periods of time.

As a result, Scottish Government and the Student Awards Agency Scotland (SAAS) policy, is to consider the place in which the serving forces member was living before they first joined up as their place of ordinary residence. This is regardless of whether they and their family member(s) are living abroad or in the UK, and where in the UK they want to study.

This approach is taken across the UK and means that all serving forces personnel and their family should be eligible for student support from their home part of the UK.

So in most cases, if they are a member of the armed forces and their family member i.e. husband, wife, civil partner, or child (including step child, adopted child and foster child) are entering higher education (i.e. studying for an HNC, HND, degree or equivalent qualification) and they signed up for the armed forces in Scotland, their family member will apply to SAAS for support regardless of where in the UK (or abroad) they are living. If they signed up in England, Wales or Northern Ireland, their family member will apply to that country's funding body for support.

However, there are some circumstances where it is possible to consider a member of the forces and their family as ordinarily resident in Scotland, despite them living elsewhere in the UK before they signed up, for example, where a forces family have moved off base and set up home in the local community, and have remained there while the serving forces member is posted elsewhere. In this situation institutions and SAAS are likely to consider the family as ordinarily resident in Scotland.

Some examples of how the rule works

1. John's mother was living in Wales when she joined the Navy but has been posted to Scotland for the last five years where the family have been living in service families accommodation. As John's mother was living in Wales when she signed up, John should apply to Student Finance Wales for support.
2. Susan's father was living in England when he signed up with the RAF. The family are currently living in Wales but will be relocating to Scotland in 3 months. As Susan's father was living in England when he joined, Susan should apply to Student Finance England for support.

3. Frank's wife was living in Scotland when she joined the Armed Forces but due to her posting, they are currently living in Northern Ireland. As Frank's wife was living in Scotland when she signed up, Frank should apply to SAAS for support.
4. Mary's father was living in England when he joined the army. The family were originally based in England before being posted to Scotland where they lived for 10 years. After two years they moved out of army accommodation into their own house which they have a mortgage on. Mary's father was then posted to Iraq and is now serving in Wales. However, Mary and her mother did not accompany him, instead they remained in the family home in Scotland. Although Mary's father was resident in England when he signed up, because they are living in their own home and not armed forces accommodation and have not accompanied him on his most recent posting, the family are deemed to be ordinarily resident in Scotland. Mary can therefore apply to SAAS for support.
5. Ann's father was living in Scotland when he joined the army. Ann was born in Cyprus where the family have been posted for the last 19 years and is going to England to study. Although Ann has never lived in the UK and is studying in England, as her father was living in Scotland when he signed up she applies to SAAS for support.

Please note that these examples are intended to give general advice only. SAAS will look at every case individually and make a decision based on the specific circumstances of the applicant.

Veterans of the armed forces:

The above exception will not normally apply to veterans of the armed forces. This is because veterans are no longer on active service and are more likely be residing in a particular location on a permanent basis.

Therefore, Veterans who have exited the armed forces and chosen to reside in Scotland on a permanent basis, may qualify for student support under our general residency conditions, irrespective of where they signed up.

For more information please refer to our [residency guide](#) or telephone our Contact Centre on 0300 555 0505.

[Frequently asked questions](#)**Q: What funding is available from SAAS?**

A: *Tuition fees*

Scottish domiciled students studying in Scotland can apply for payment of their tuition fees. Students studying elsewhere in the UK are eligible for a tuition fee loan of up to £9,250 per year.

Dependent undergraduate students (Aged under 25 at start of course)

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 undergraduate students (25 or older, married or self- supporting at start of course)

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

Additional grants are also available for disabled students, students who are single parents, care experienced students and students with adult dependents.

Q: Are Foreign and Commonwealth citizens and their families, serving in the British armed forces, eligible for support?

A: Generally speaking to be eligible for support from SAAS, Foreign and Commonwealth personnel and their families must be settled in the UK within the meaning of the 1971 immigration act (e.g. be a British Citizen or have Indefinite Leave to Remain) and have been ordinarily resident in the UK for 3 years. More information about residency requirements can be found on the [SAAS website](#).

Q: I was ordinarily resident in Scotland when I joined the armed forces but formally signed up in England/Wales/Northern Ireland. Who do I/my family member apply to for support?

A: Our residency policy is based upon where a person was ordinarily resident before they signed up for the armed forces. We are aware that in some cases someone who is ordinarily resident in Scotland may be required to sign up in another part of the UK. In these instances, they and their family members would still be eligible to apply to the Student Awards Agency for Scotland for support.

Q: Can I/my family make a formal appeal to SAAS if we do not agree with the decision they have made?

A: Yes: details of the SAAS appeals process can be found on their website here - www.saas.gov.uk/contact_us/appeals

Q: I am a veteran of the armed forces and I am currently ordinarily resident in Scotland. Who do I apply to for student support?

A: The current eligibility criteria for student support in Scotland is determined by a student's residency and not their nationality. If you are not a serving member of the armed forces and you are ordinarily resident in Scotland at the start of your course, you may be eligible to student support from SAAS.

[Further information](#)

- Student Awards Agency Scotland – www.saas.gov.uk
- Student Finance England – www.direct.gov.uk
- Student Finance Wales – <http://www.studentfinancewales.co.uk>
- Student Finance Northern Ireland – www.studentfinancenir.co.uk