

Guide to undergraduate funding 2018-2019

This guide is for undergraduate students who are on a full time HNC, HND, degree or equivalent course. It is also for those doing a Professional Graduate Diploma in Education (PGDE) or the postgraduate year of a qualifying architecture course. Other postgraduate students should use the guide to postgraduate funding.

You can visit our website at www.saas.gov.uk to apply online for your funding or to get more information about student funding. If you need a version of this guide in a format that suits your needs (for example, in large print or Braille), please [contact us](#) on 0300 555 0505.

This guide gives basic information about the eligibility conditions you need to meet to receive funding and what funding is available. If your circumstances are not covered in this guide then please contact us for further advice regarding your eligibility.

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Glossary

Academic year – a period of 12 months. The exact dates depend on when your course starts. The actual dates of the 2018-2019 academic year are as follows:

- for courses starting between 1 August 2018 and 31 December 2018, the academic year is 1 August 2018 to 31 July 2019
- for courses starting between 1 January 2019 and 31 March 2019, the academic year is 1 January 2019 to 31 December 2019
- for courses starting between 1 April 2019 and 30 June 2019, the academic year is 1 April 2019 to 31 March 2020
- for courses starting between 1 July 2019 and 31 July 2019, the academic year is 1 July 2019 to 30 June 2020

Course of education – a programme of study leading to an HNC, HND, degree or equivalent qualification.

Civil partner – a civil partner is someone who has entered into a formal arrangement (known as a civil partnership) with a same-sex partner by signing a registration document. You are not a 'civil partner' if you are sharing a home with your partner but you are not married or in a civil partnership.

Dependent student – you are a dependent student if we take account of the income of your parents when making a decision on your application for student funding.

Eligible student – a student who meets our residence conditions (see page 5) and is on a course that we fund.

EU public funds – funds from another EU member state, the European Social Fund or any other EU government body.

Household income – the combined income of you and your parents or spouse, civil partner or partner.

Income-assessed – the amount of funding you are entitled to depends on your own income and, if appropriate, that of your parents or your spouse, civil partner or partner.

Independent student – you are an independent student if we do not take account of the income of your parents when making a decision on your application for student funding. If you are married, have entered into a civil partnership or are living with a partner, we will take your spouse's, civil partner's or partner's income into account.

Intercalated year – for medicine, dentistry and veterinary studies students in the UK, to allow them to do a separate but related research degree (normally for one year) and then return to their main medicine, dentistry or veterinary studies degree.

Living-costs grants – these are grants to help towards costs you may have due to your personal circumstances, for example, if you are a disabled student or a lone parent. You do not have to pay these back unless you lose entitlement to them.

Non-income-assessed – the funding that is available in all circumstances. This funding does not depend on your income or the income of your parents or your spouse, civil partner or partner (as appropriate).

Ordinary residence – the courts have defined 'ordinary residence' as 'habitual and normal residence in one place'. It basically means that, throughout a set period, you and your parents or spouse, civil partner or partner live in a country year after year by choice, apart from temporary or occasional absences such as holidays or business trips. Living in a country totally or mainly for the purpose of receiving full-time education does not count as being ordinarily resident in that country.

Parents – includes a step-parent, parent’s partner, a guardian, or any other person having parental responsibilities or care for a child (except foster carers).

Partner – someone you live with as if you were married to them or in a civil partnership with them.

Scottish domiciled students – students who meet the residence conditions to make them eligible to apply for fees and living-cost funding from us (see page 5).

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Applying for funding

- your application for tuition fees and funding for your living costs is only valid for one academic year. This means you **must** apply for funding in every year of your course. You should only make one application each year. If you need to make a change to your initial application or need advice about applying, you should [contact us](#) on 0300 555 0505 or email us at www.saas.gov.uk/contact.htm.
- you should apply as early as possible to make sure you get your money at the start of your first term. If your application is late, your money may be too. If you don’t apply by the closing date of 31 March 2019, you will have to pay your own fees and will not get any living-cost funding.
- do not wait for exam results or a firm/unconditional offer before making your application for funding. Apply to us for your first choice of course. If you do not get on the course that you originally applied for, contact us and we will change your application to another course or cancel your application (whichever applies).
- make sure that you claim for everything that you are eligible for. We can only pay you for the level of funding you ask for. Remember, the types of funding available are tuition fees, student loan, bursary and living-costs grants.
- when you apply you **must** give all the details we ask for so we can work out how much you are entitled to. This includes details of your household’s income if you are applying for the maximum income-assessed funding.
- the only way to apply is online through our website. There is help text throughout the application process that will explain how to fill in the form. You only need to fill in a whole online form in the first year that you apply to us for funding. In every other year, you will find most of your details already on the online form, except for your parents’ income details, which we need to ask them for each year. Unless you are an EU student who has been resident in the UK for less than three years you will not be able to apply online without a National Insurance number.
- you should send clear photocopies of any documents we need to see. **Please do not send original documents as we will destroy all documents after 30 days.**
- we aim to process correctly filled-in applications that we receive before 30 June 2018, in time for you starting or returning to your course in the coming academic year. We will assess your entitlement and issue you an award notice. This will show you how much you will receive in bursary or living-costs grants (or both) each month. It will also tell you if we will pay your tuition fees straight to your college or university on your behalf.
- if we receive your application after 30 June 2018, we may not be able to process this before the start of your course. The closing date for applications is not 30 June 2018 – it is 31 March 2019.
- if you have applied for a student loan, it will tell you the amount the Student Loans Company (SLC) will pay you for the entire year. The SLC will send you a separate payment schedule which will show the amount you will receive each month.

It's your responsibility to make sure we receive your application. You can track the progress of your application using the online services on our website.

Final closing dates

The final closing date for receiving applications in session 2018-2019, for courses that start between 1 August 2018 and 31 March 2019, is **31 March 2019**.

Special arrangements will apply for courses that start between 1 April 2019 and 31 July 2019. If this applies to you, we will let your college or university know the appropriate closing date. You can also [contact us](#) for advice.

If we receive your application after the final closing dates shown above, you will receive no funding, including tuition fees.

Residence eligibility

To qualify for funding (tuition fees and/or living costs), you must meet our residence eligibility conditions. In general, we look at where your place of ordinary residence is during the three years before the first day of the first academic year of your course (the relevant date) and your place of ordinary residence on your relevant date.

- 1. The relevant date**
- 2. General residence conditions**
- 3. Students who do not meet the general residence conditions**
- 4. EU nationals and their family members**
- 5. Asylum seekers**

1. The relevant date

The relevant date depends on when your course starts. The relevant dates for session 2018-2019 are as follows:

- **1 August 2018** for courses that start between 1 August 2018 and 31 December 2018
- **1 January 2019** for courses that start between 1 January 2019 and 31 March 2019
- **1 April 2019** for courses that start between 1 April 2019 and 30 June 2019
- **1 July 2019** for courses that start between 1 July 2019 and 31 July 2019

2. General residence conditions

To meet the general residence conditions, your place of ordinary residence must have been in the United Kingdom, the Channel Islands or the Isle of Man for the three years immediately before your relevant date. If you are not a UK or other EU national, you must also 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 or phone their helpline on 0870 6067 766.

We will not normally treat you as having your place of ordinary residence in the UK and Scotland if your main reason for coming here was or is to receive full-time education and you would otherwise have been living elsewhere.

If you meet the residence eligibility conditions at the beginning of a course of education, you will be eligible for funding for the whole of that course of education. This also means that if you start a course of education while you do not meet the residence eligibility conditions, you will not be eligible to receive funding on residence grounds for the rest of that course of education. There are exceptions to this rule for people who came to the UK seeking asylum who now have permission to stay in the UK for a limited period and those whose country has joined the EU. If you were not eligible to receive funding on residence grounds at the start of your course, but you change to a different level of course, or start the same level of course again, we will look at whether you meet

our residence conditions at the start of your new course or when you start your current course again. If you do, we can consider you for funding.

3. Students who do not meet the general residence conditions

You **may** still be eligible for funding in certain circumstances. Funding may be available to the following people:

- UK nationals or their family members 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 who were born in and have spent the greater part of their life in the UK (see our website for full conditions)
- UK nationals returning from temporary employment or study outside the UK
- nationals of EEA countries, who have been granted **permanent residence** in the UK, and their husbands, wives or civil partners and children or step-children
- nationals of other EU member states, Iceland, Norway, Liechtenstein and Switzerland, and their family members, who have **EEA migrant worker or self-employed** or **Swiss-employed or self-employed** status in the UK
- nationals of other EU member states, Iceland, Norway, Liechtenstein and Switzerland, who have **EEA frontier worker or self-employed** or **Swiss frontier-employed or self-employed** status in the UK
- people recognised as **refugees** in the UK, and their spouses, civil partners and children or stepchildren
- people who, as a result of an asylum claim, have been granted **Humanitarian Protection or Discretionary Leave** in the UK and their spouses, civil partners and children or stepchildren. This includes Syrian nationals who have come to the UK under the Syrian Vulnerable Persons Relocation Scheme
- Iraqi nationals who have been given indefinite leave to enter the UK under the Iraqi Direct Entry Scheme (also known as the Locally Engaged Staff Assistance Scheme (LESAS))
- Afghan nationals who have been given Leave to enter under the Locally Employed Staff (LES) scheme. **Note this is subject to parliamentary approval.**
- Those who have been granted leave to remain as a Stateless Person. **Note this is subject to parliamentary approval.**
- 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.
- A person of any nationality who is under the age of 18 and has lived in the UK throughout the seven year period before the first day of the first academic year of their course
- A person of any nationality who is aged 18 years or older before the first day of the first academic year of their course and has lived in the UK throughout either:
 - A) half their life; or
 - B) a period of twenty years

4. EU nationals and their family members

You **may** qualify for funding with your tuition fees if you meet all of the following conditions.

- you are, on the relevant date, an EU national or the family member of an EU national accompanying or joining that EU national in the UK. An EU national does not include UK nationals or people with dual UK/EU nationality who have not used a right of residence to live elsewhere in the EEA and Switzerland; and
- your place of ordinary residence has been in the EU, EEA, Switzerland or the EU overseas territories for the three years immediately before the relevant date. (There are exceptions that may apply if you don't meet this condition. See our website for details); and
- you are taking a course of full-time study in Scotland and plan to graduate in Scotland (see note below).

We will not pay your tuition fees if you already have a degree which you received funding for from your home country, another EU member state or the European Social Fund. However, if you hold an ordinary degree, we may offer you funding for an honours year of the same or similar degree.

If your country has recently joined the EU, we will consider you for funding from the date your home country joins. See our website for more details.

5. Asylum seekers

You may qualify for funding with your tuition fees only if you made an application for asylum in the UK before **1 December 2006** and you meet all of the following conditions:

- you are the child of an asylum seeker or young asylum seeker
- your place of ordinary residence is in Scotland on the relevant date
- your place of ordinary residence has been in Scotland during the three years immediately before the relevant date
- you were under 18 years old on the date when you made your application for asylum
- you are under 25 years old on the relevant date
- you are taking a course of full-time study in Scotland

The residence eligibility conditions are complicated and we may have to ask you for more information. If you are in any doubt about whether you meet the residence eligibility conditions, you should [contact us](#) for advice by phoning 0300 555 0505 or email us at www.saas.gov.uk/contact.htm.

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Course eligibility

1. Full-time courses
2. Part-time courses
3. Foundation courses
4. Courses with placements (sandwich courses)
5. Courses not covered by this guide

1. Full-time courses

You may be eligible for help with your tuition fees and living costs if you are studying one of the following courses:

- validated first-degree courses at a college or university in Great Britain and Northern Ireland, at Trinity College in Dublin and at the colleges of the National University of Ireland (University College, Dublin, University College, Cork, and University College, Galway and Maynooth)
- one-year courses leading to a Higher National Certificate (HNC)
- one-year courses leading to a Certificate in Higher Education
- some one-year courses leading to a Diploma or an Advanced Diploma
- courses leading to a Higher National Diploma (HND)
- courses leading to a Diploma in Higher Education (Dip HE)
- courses leading to a qualification in the Allied Health Professions (AHP). These include:

Diagnostic Imaging (degree only)
Diagnostic Radiography
Dietetics
Nutrition and Dietetics
Occupational Therapy
Orthoptics
Orthotics
Paramedics
Physiotherapy
Podiatry (chiropody)
Prosthetics
Prosthetics and Orthotics
Radiography
Radiography and Oncology
Speech and Language Therapy
Speech and Language Pathology
Therapeutic Radiography

- Professional Graduate Diploma in Education (PGDE)
- Postgraduate Diploma in Architecture
- Maths tripos
- Eligible courses at some privately funded training providers in the UK. Please [contact us](#) for more information

If you are studying for an eligible first-degree course at one of the following universities, you may be eligible for help with your living costs. The country you are studying in will give you the same help with tuition fees as they give their permanent residents:

- University of Southern Denmark, Denmark
- Malmo University, Sweden
- Rhein Waal University, Germany
- University of Groningen, the Netherlands
- Maastricht University, the Netherlands

2. Part-time courses

You may be eligible for help with your tuition fees if you are studying at least 30 credits of an eligible:

- course of higher education that you do on a part-time basis or
- Professional Development Award (PDA) or a Continuing Professional Development (CPD) award at Scottish Qualification Framework level 7-10 that you do on a part-time basis or
- course of study with the Open University

For further information please visit the [part-time section of our website](#).

You may also be eligible to apply for the Disabled Students' Allowance (DSA) if you are doing at least 50% of a full-time course of higher education on a part-time basis. You can get more information about this on our website www.saas.gov.uk.

3. Foundation courses

Funding is available for certain introductory or foundation courses which will prepare you for degree-level study, as long as you meet the following two conditions:

- you enrol for the whole course and not just the foundation year; and
- your college or university treats the foundation year (even though it is optional) as a necessary part of the degree course

4. Courses with placements (sandwich courses)

Funding is available if you take a sandwich course leading to an HND, a degree or an equivalent qualification. Sandwich courses are courses which include periods of full-time study and periods of practical work experience. You will find more information on sandwich courses on page 19.

5. Courses not covered by this guide

The following courses are not covered by the arrangements set out in this guide:

- school-level courses
- national diplomas
- national certificates
- SVQ's
- advanced certificates
- City and Guilds of the London Institute courses
- nurse-education and training courses which do not lead to a degree and post-registration nursing degrees
- training for work courses funded by Local Enterprise Companies

If you are doing one of the courses above, please go to page 27 for information on other sources of financial help.

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Tuition fees

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- 2. Tuition fees if you study in Scotland**
- 3. Tuition fees if you study at a UK college or university outside Scotland**
- 4. Tuition fees if you repeat a period of study**
- 5. Tuition fee cut-off date**
- 6. Tuition fees that are different from the standard rate**
- 7. Tuition fees for a college or university that does not get public funds**
- 8. Tuition fees for students from abroad**

- 9. Tuition fees for courses with placements (sandwich courses)**
- 10. Tuition fees for courses intended for graduate entry**
- 11. Tuition fees for studying abroad**
- 12. Tuition fees for dentistry**

1. Tuition-fee eligibility

If you meet our residence eligibility conditions you are entitled to apply for help with your tuition fees, regardless of your age. However, if you have done a course of higher education before, we may not be able to pay your tuition fees or give you a loan to pay your tuition fees (whichever applies).

Your application for help with your tuition fees is only valid for one academic session, so you must make sure you apply each year. After you make an application to us, we will issue you an award notice that confirms the amount of tuition fees we will pay direct to your college or university on your behalf. If you forget to apply to us to have your tuition fees paid, your college or university will send you a bill for them.

We can only consider an application for tuition fees if we receive it before the closing dates as shown on page 5.

2. Tuition fees if you study in Scotland

The standard rate of tuition fees your college or university will charge depends on what course you are doing as shown below.

- HNC, HND or equivalent – **£1,285**
- degree or equivalent – **£1,820**
- HNC, HND or degree at a designated private college or university – **£1,205**

3. Tuition fees if you study at a UK college or university outside Scotland that gets public funds

You will have to pay up to **£9,250** each year towards your tuition fees if you study at a publicly funded college or university in the UK (but not Scotland). Most will charge this but some may charge less. You should contact the college or university you want to study at to find out what tuition fees they charge. You can choose to take out a student loan to pay all or some of your tuition fees. The amount of loan you can get does **not** depend on your own income or that of your parents, step-parents, parent's partner or your spouse, civil partner or partner, as appropriate.

If you are eligible to apply for a loan to pay your tuition fees, and your course starts in the autumn term, you must apply for this before 31 March 2018.

4. Tuition fees if you repeat a period of study

If you need to repeat a period of study, we may pay your tuition fees or give you a loan to pay your tuition fees during this time. This will depend on the funding you have already received.

5. Tuition fees 'cut-off' date

We pay tuition fees direct to your college or university, if you are eligible to have them paid and are attending your course on a specific 'cut-off' date. Whether or not we pay fees will depend on whether you are attending your course on or after the cut-off date. We will not pay tuition fees for you if you withdraw before the cut-off date.

The cut-off dates for session **2018-2019** are as follows:

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

- **1 March 2019** for courses which start between 1 January 2019 and 31 March 2019
- **1 June 2019** for courses which start between 1 April 2019 and 30 June 2019

If you transfer to another course, college or university, we will pay your tuition fees or give you a loan to pay your tuition fees for the course, college or university you are attending on the cut-off date. If your college or university charges a higher rate of tuition fee for your new course, we will not pay the difference. Your college or university may charge you for tuition fees if you withdraw from your course before the relevant tuition fee cut-off date.

6. Tuition fees that are different from the standard rate

Sometimes a college or university may charge tuition fees that are different from the standard rates. If you are not sure about the tuition fees that your college or university will charge, you should check with them before you accept the place they have offered you.

7. Tuition fees for a private college or university

The tuition fees for a private college or university that does not get public funds are generally more than the normal amounts we pay. You will have to pay the difference if your college or university charges you more.

If the private college or university is in Scotland, we will pay fees of £1,205 in session 2018-2019.

If the private college or university is in the UK but outside Scotland, you can apply to us for a non-income assessed loan of up to £6,000 to help towards the cost of your tuition fees.

8. Tuition fees for students from abroad

A college or university can charge a different amount of tuition fee to people they consider to be 'overseas' students. They may class you as an overseas student if you are a UK national who has been living outside the EEA or Switzerland for a number of years or you are a non-EU national who lives in the UK. Tuition-fee assessment is not based on nationality only. They look at your place of ordinary residence during the three-year period before the relevant date and your immigration or asylum status in the UK.

9. Tuition fees for courses with placements (sandwich courses)

If your course involves a compulsory sandwich placement (work-experience placement) in the current academic session, the help we can give you with your tuition fees will depend on whether your placement lasts for the full year or part of a year.

If you are on a placement for part of the year and studying at your home university for the rest of the year, the highest tuition fee we can pay, or the highest amount of loan we can give you to pay your tuition fees, is the standard rate of tuition fee for the level of course you are doing.

If you are on a placement for the full year, we will pay, or give you a loan to pay, 50% of the standard tuition fee for the level of course you are doing. Depending on the course and whether your university is in Scotland or elsewhere in the UK, this could be anything from £640 up to £4,625. This is a contribution towards the cost the university has to pay for administration and any other arrangements relating to the placement. You should ask your university whether they want you to pay the balance up to the standard tuition fee amount.

10. Tuition fees for courses intended for graduate entry

If you already have a degree, regardless of whether you received public funds for this, you will not normally be able to apply for help with your tuition fees for a degree specifically designed for people who already have a degree or an equivalent qualification.

11. Tuition fees for studying abroad

If your course involves a compulsory year of study abroad or you choose to study abroad for a year, we will pay, or give you a loan to pay, 50% of the standard tuition fee for the course you are doing (the year abroad must not be part of a student exchange). Depending on the course and whether your university is in Scotland or the rest of the UK, this could be anything from £640 up to £4,625. This is a contribution towards the cost the university has to pay for administration and any other arrangements relating to your study abroad. You should ask your home university whether they want you to pay the balance up to the standard tuition fee amount.

If you choose to study abroad for a year as part of a student exchange, and your home university is in Scotland, we will pay the full standard tuition fee straight to your home university. If your home university is elsewhere in the UK, you will have to pay 15% of the full standard tuition fee straight to your home university. You can apply to us for a loan to pay this. The Higher Education Funding Council in the area where your university is will pay the remaining 85% of your tuition fees direct to your home university.

If you study abroad for part of the year and are studying at your home university for the rest of the year, the highest tuition fee we can pay, or the highest amount of loan we can give you to pay your tuition fee, is the standard rate for the level of course you are doing.

Student Loans

For most students, the main funding for living costs will be through the student loan, which is partly income-assessed.

- 1. Eligibility for a loan**
- 2. How and when to apply for a loan**
- 3. Standard loan amounts**
- 4. How we process your loan application**
- 5. Repaying the loan**
- 6. How to contact the Student Loans Company**

1. Eligibility for a loan

To be eligible for a loan, you must:

- be studying a full-time course that qualifies for a loan
- meet the same residence eligibility conditions as for the Students' Allowances Scheme and
- not break any obligation to repay any previous student loan

You must also:

- be under 60 on the first day of the first academic year of your course of education (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 student loan for your new course.

If you are repeating a period of your full-time course on a part-time basis you may be able to apply to us for the same student loan as if you were attending full-time. You should speak to your university or college about this as they will decide what mode of study applies to your situation. You can only do this once during your course of study.

You cannot get a loan if you are studying:

- a course of further education (for example a National Certificate)

- a diploma or degree in nursing and midwifery at a Scottish university

2. How and when to apply for a loan

You can apply to us for a loan online on the [SAAS website](#). You can apply at the same time as you apply for funding with your tuition fees, a bursary or any living-costs grants you may be entitled to, but you can also apply later in the academic year.

You can apply for the total amount you are entitled to or a smaller amount. If you want, you can apply for the minimum (non-income-assessed) amount of £4,750, in which case you and your parents or spouse, civil partner or partner (as appropriate) will not need to give us income details. You can make one application to increase or reduce the amount of loan of your loan during the academic year.

You must have a National Insurance number to apply for a loan. If you don't have one, the SLC will contact you about this. The SLC will also ask you for the names and addresses of two contacts. The contacts should not live at the same address as each other. They will only contact these people if they lose contact with you. Otherwise, they will **not contact** the people you mention to ask for a reference or to act as guarantors for your loan. You should ask the people you choose for permission to use their names.

3. Standard loan amounts

The amount of loan you can get depends on the total of your own income and, if appropriate, the income of your parents or your spouse, civil partner or partner (as appropriate).

Table A shows the loan amounts available for dependent students in session 2018-2019, for the levels of household income shown.

Household income	Loan
£0 to £18,999	£5,750
£19,000 to £23,999	£5,750
£24,000 to £33,999	£5,750
£34,000 and above	£4,750

Table B shows the loan amounts available for independent students in session 2018-2019 for the levels of household income shown.

Household income	Loan
£0 to £18,999	£6,750
£19,000 to £23,999	£6,750
£24,000 to £33,999	£6,250
£34,000 and above	£4,750

4. How we process your loan application

We will assess your entitlement, give you an award notice to tell you how much loan you will get and send your loan information electronically to the SLC. The SLC will then set up your loan account and send you a loan payment schedule. It is important that you keep all the documents you receive. You may need to take them with you when you enrol at the start of your course to get the first and future instalments of any money due to you.

The SLC will pay your loan in monthly instalments straight into your bank or building society account. They will confirm how and when they will pay you when they send you a loan payment schedule. If you applied well in advance of your course start date, this may not arrive at the same time as your award notice from us. The SLC normally wait until nearer your start date to send you your payment schedule.

You can get more information from the SLC about how they pay your loan.

5. Repaying the loan

You will not have to start repaying your loan until the April after you graduate or leave your course. The SLC will expect you to repay 9% of your annual income over £18,330. Scottish Government have committed to raising the threshold to £25,000 from April 2021. You will not have to repay your loan over a fixed period.

The SLC will work with HM Revenue & Customs to collect your repayments. Your employer will take your repayments from your salary and these will show on your pay statement. If you are self-employed, HM Revenue & Customs will collect your repayments from you through the self-assessment system. The SLC will make other arrangements to collect your repayments from you if you do not pay UK income tax.

Interest on the amount you owe is linked to inflation – in line with the retail price index (RPI) – so the value of the amount you pay back will be about the same in real terms as the value of 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 will repay your loan from the SLC or in the booklet ‘Student Loans: Guidance on Terms and Conditions’. You can download the booklet from our website.

Table C – Repaying the loan examples

Your gross income each year	Monthly repayment
Up to £18,330	0
£19,000	£5
£20,000	£13
£21,000	£20
£25,000	£50
£30,000	£88
£35,000	£125
£40,000	£163

6. How to contact the Student Loans Company (SLC)

The Student Loans Company Ltd
 100 Bothwell Street
 Glasgow
 G2 7JD
 Phone: 0300 100 0609
[SLC Website](#)

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Bursaries

Depending on the total of your and your household's income, you may be eligible to apply for a bursary. There are currently three bursaries available as follows:

1. **Young Students' Bursary (YSB)**
2. **Independent Students' Bursary (ISB)**
3. **Care Experienced Students' Bursary (CESB)**

1. Young Students' Bursary (YSB)

You may be eligible to apply for a Young Students' Bursary if your household income is under £34,000. We pay this bursary in addition to your loan. You will be eligible if you meet all of the following conditions:

- you are eligible for us to pay the standard tuition fee direct to your college or university on your behalf. If you have previously received funding from UK or other EU public funds for a course of higher education, we may not pay your tuition fees
- you are under 25 or were under 25 before the first day of the academic year we are assessing you for
- you are not married, in a civil partnership or living with a partner before the first day of the first academic year we are assessing you for
- you have not supported yourself from earnings or benefits, outside full-time education, for any three years immediately before the first day of the first academic year of your course (the relevant date)
- you do not have a child under the age of 18, who depends on you financially before the first day of the first academic year we are assessing you for

If you have a legal guardian, other than your biological parent, that the court appoints, you can apply for a Young Students' Bursary. If you have no parents living and no legal guardian, or you are living apart from your parents and are not in contact with them, you should apply for the Independent Students' Bursary.

If your parents live overseas and asking for details of their income would place you in danger, you can apply for a Young Students' Bursary. This would normally apply if you have refugee status in the UK, Humanitarian Protection or Discretionary Leave in the UK.

If your course starts in the autumn term, the first day of the first academic year of your course (the relevant date) or the first day of the academic year we are assessing your for is 1 August 2018.

Table D shows the amount of Young Students' Bursary available in session 2018-2019, for the levels of household income shown.

Household income	Bursary
£0 to £18,999	£1,875
£19,000 to £23,999	£1,125
£24,000 to £33,999	£500
£34,000 and above	£0

We pay this bursary on top of your loan. If the total of your and your household's income is over £34,000 a year, you will not qualify for a Young Students' Bursary and the only living-cost funding you can apply for will be a student loan.

If you were eligible to receive the Young Students' Bursary at the start of your course and your circumstances change, for example you turn 25, get married, start living with a partner or no longer

have contact with your parents, from the start of the academic year following your change in circumstances, you may be eligible to apply for the Independent Students' Bursary.

If you have previously received funding from UK or other EU public funds for a higher-education course (for example, you are doing a second HNC, HND or degree course), we may limit your entitlement to this bursary. Also, if you have previously received the Young Students' Bursary and you have a break in your studies of one year or more, depending on your circumstances, this may affect your entitlement to this bursary in future years.

2. Independent Students' Bursary (ISB)

You will be eligible to apply for the Independent Students' Bursary of £875 a year if your household income is £18,999 or less a year and you meet the first condition and at least one of the other conditions below. We pay this bursary in addition to your loan.

You are eligible for us to pay the standard tuition fee direct to your college or university on your behalf. If you have previously received funding from UK or other EU public funds for a course of higher education, we may not pay your tuition fees if:

- you are 25 or over on the first day of the academic year we are assessing you for
- your parents are no longer alive and you do not have a legal guardian
- you do not know where your parents live
- you were married, in a civil partnership or living with a partner before the first day of the academic year we are assessing you for
- you have a child under the age of 18, who depends on you financially at the start of the academic year we are assessing you for
- you have supported yourself from earnings or benefits, outside full-time education, for any three years before the first day of the first academic year of your course (the relevant date). We will take into account periods when you were
 - receiving benefit as a person looking for work
 - in training under a government training programme
 - receiving any pension, allowance or other benefit for maternity, sickness or injury; or
 - receiving an advanced research-level postgraduate award
- you are permanently not in contact with your parents before the start of the academic year we are assessing you for (we will need evidence to prove this).

If your course starts in the autumn term, the first day of the first academic year of your course (the relevant date) or the first day of the academic year we are assessing you for is 1 August 2018.

3. Care Experienced Students' Bursary (CESB)

"Care Experienced" students will be eligible to apply for a non-income assessed bursary of £8,100. This bursary replaces the current income-assessed living cost loan and bursary (ISB/YSB) package.

You may be eligible to claim this bursary if:

- You have ever been looked after by a UK local authority; and
- You are under the age of 26 on the first day of the first academic year of your course (the relevant date). For most students who start in the autumn, the relevant date is 1 August.

Students in receipt of the bursary are not eligible to apply for the living cost loan but can apply for living cost grants.

You can find further information on this bursary at www.saas.gov.uk.

Students on a course leading to professional registration in one of the Allied Health Professions (AHPs)

If you are studying for your first degree and this is one of the Allied Health Profession courses in Scotland, as shown on page 8, you are eligible to apply for the normal undergraduate funding package.

If you are a graduate and you have already received funding from UK or other EU public funds for your first degree or equivalent course, you will be eligible to apply for the normal undergraduate funding package for the first two years of an AHP course undertaken in Scotland. We will restrict the funding for any other years of the AHP course to the student loan and living-costs grants only.

Students undertaking an AHP course as a second degree in the rest of the UK will be eligible to apply for a student loan and living cost grants only

Where you should apply for funding

Scottish students studying in Scotland

- All new and continuing students undertaking a new AHP course should apply to us for the full funding undergraduate funding package.

Scottish students studying in the rest of the UK (RUK)

Students who commenced their course in session 2016-2017 or earlier

- All Scottish domiciled students who started their existing degree course in session 2016-2017 or earlier, and studying in the rest of the UK, should apply to us for the student loan. You should continue to apply to the relevant UK funding body (see the following table) for the rest of your support.

Students who commenced their course in session 2017-2018 or later

- All students undertaking an AHP course in the rUK in session 2017-2018 or later should apply to us for the full funding undergraduate funding package.

Students from the rest of the UK (rUK) studying in Scotland

Students who commenced their course in session 2016-2017 or earlier

- All eligible students from the rest of the UK, studying in Scotland, and who started their existing degree course in session 2016-2017 or earlier should continue to apply to us for fees, bursary (Independent Student Bursary or Young Student Bursary) and living cost grants. You should continue to apply to your home funding body for loan support.

Students who commenced their course in session 2017-2018 or later

- All students from the rUK who started their course in session 2017-2018 or later must apply to the relevant UK funding (see the following table) for the all of your support.

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<p>England NHS Student Bursaries Ridgway House Northgate Close Middlebrook Horwich Bolton BL6 6PQ 0300 330 1345 www.nhsbsa.nhs.uk</p>	<p>Wales NHS Wales Student Awards 6th Floor Churchill House 17 Churchill Way Cardiff CF10 2TW Telephone: 029 2037 6854 Website: www.wales.nhs.uk</p>	<p>Northern Ireland The Department of Employment and Learning: Training and Employment Student Support Branch 4th floor, Adelaide House 39-49 Adelaide Street Belfast BT2 8FD 028 9025 7777 www.delni.gov.uk</p>
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Practical placement expenses for an AHP course

If you have to go on a practical placement away from your university and this means you have extra travel or accommodation costs, we can help you with these. You should fill in the AHP travel and accommodation expenses form, which you can download from the [forms and guides](#) section of our website. We will only cover the cost of placements undertaken in Scotland.

Medicine students

If you study at a Scottish university, you are eligible to apply for the normal full-funding package available in all years of your course (this does not apply if you are studying medicine at St Andrews – see below for information).

If you are studying for your first degree at a university in the rest of the UK, in years one to four you are eligible to apply for the normal full funding package available, which includes a loan to pay your fees. In year five, you will not need to take out a loan to pay your fees as we will pay them for you. However, you must remember to fill in an application for this to happen.

If you want to do a non-compulsory intercalated year, you can use your 'plus one' for this (see the previous study section on page 24 for more information on this).

If you are doing medicine at St Andrews, in the first three years of study you will receive the normal full funding package available. If you transfer to a university in the rest of the UK to do your clinical years, you will have to pay tuition fees of up to £9,250 in your first year, which will be year four of your studies. You can apply to us for a loan to pay all or some of this fee amount. In the remaining two years, which will be your fifth and sixth year of study, you can apply for the same funding package as you got in the first three years of your course, including tuition fees.

If you study the accelerated medicine degree for graduates, you can apply for a loan and living-costs grants only in all years of your course. You cannot get a loan to pay your fees or a bursary.

Studying abroad

1. Tuition fees
2. Student loans
3. Bursaries
4. Living-costs grants
5. Travel expenses

1. Tuition fees

If your course involves a compulsory year of study abroad or you choose to study abroad for a year, we will pay, or we will give you a loan to pay, 50% of the standard tuition fee for the level of course you are doing (the year abroad must not be part of a student exchange). Depending on the course and whether your university is in Scotland or the rest of the UK, this could be anything from £640 up to £4,625. This is a contribution towards the cost the university has to pay for administration and any other arrangements relating to your study abroad. You should ask your home university if they want you to pay the balance up to the standard tuition fee amount.

If you choose to study abroad for a year as part of a student exchange, and your home university is in Scotland, we will pay the full standard tuition fee straight to your home university. If your home university is elsewhere in the UK, you will have to pay 15% of the full standard tuition fee straight to your home university. You can apply to us for a loan to pay this. The Higher Education Funding Council in the area where your university is will pay the remaining 85% of your tuition fees direct to your home university.

If you study abroad for part of the year and are studying at your home university for the rest of the year, the highest tuition fee we can pay, or the highest loan we can give you to pay your tuition fee, is the standard rate for the level of course you are doing.

If you are studying an entire eligible degree course at one of the following universities, and this is your first degree, you may be eligible for help with your living costs. The country you are studying in will give you the same help with tuition fees as they give their permanent residents.

- University of Southern Denmark, Denmark
- Malmo University, Sweden
- Rhein Waal University, Germany
- University of Groningen, the Netherlands
- Maastricht University, the Netherlands

2. Student loans

The amount of loan you can apply for will be the same level of student loan you would be entitled to if you were at your home university. For the amount of loan, see tables A and B on page 13.

3. Bursaries

You will continue to receive the same amount of bursary that you would have received at your home university.

4. Living-costs grants

You will continue to receive certain living-costs grants such as the Lone Parents' Grant, Dependants' Grant, and the Disabled Students' Allowance.

5. Travel expenses

If your period of study abroad is a compulsory part of your course and is not a paid placement, you can claim the cost of your journey abroad and medical insurance. This does not depend on your household income. If you tell us on your application that you will be studying abroad as a compulsory part of your course, we will send you the appropriate form to claim these travel costs.

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Practical placements (sandwich courses)

- 1. Tuition fees**
- 2. Student loan**
- 3. Bursaries**
- 4. Living-costs grants (except travel)**
- 5. Travel expenses**
- 6. Architecture students**

1. Tuition fees

If your course involves a compulsory placement, the help we can give you with your tuition fees will depend on whether your placement lasts for the full year or part of a year.

If you are on a placement for part of the year and are studying at your home college or university for the rest of the year, the highest tuition fee we can pay, or the highest loan we can give you to pay your tuition fee, is the standard rate of tuition fee for the level of course you are doing.

If you are on a placement for the full year, we will pay, or we will give you a loan to pay, 50% of the standard rate of tuition fee for the level of course you are doing. Depending on the course, and whether your college or university is in Scotland or elsewhere in the UK, this could be anything from £640 up to £4,625. This is a contribution towards the cost the college or university has to pay for administration and any other arrangements relating to the placement. You should ask your college or university whether they want you to pay the balance up to the standard tuition fee amount.

If you are studying an AHP course, regardless of whether your placement is for the full year or part of a year, we will pay the normal standard tuition fee direct to your university on your behalf.

2. Student loan

If you are on a full-year or part-year paid placement, you can apply for the same level of student loan as if you were going to your home college or university.

3. Bursaries

If you are on a paid placement, whether this is for the full year or part of the year, we will not pay any bursary during this period. If you are on an unpaid placement, you will continue to receive the same amount of bursary that you would have received at your home college or university.

4. Living-costs grants

If you are on a paid placement, whether this is for the full year or part of the year, we will not pay any living-costs grants, except Disabled Students' Allowance. We will not pay, for example, the Lone Parents' Grant during this period.

If you are on an unpaid placement, you will continue to receive the same living-costs grants that you would have received at your college or university.

5. Travel expenses

If you are on a paid placement and you are disabled and have extra travel costs due to your disability, for example, you cannot use public transport, you can claim the travel expenses you would have claimed if you were still at your college or university (in other words, your normal travel costs between your home and your college or university).

6. Architecture students

You may be able to apply for the undergraduate funding package for your degree, placement and postgraduate course. You can only do this if:

- the degree (taken in the UK) is part 1 of a course prescribed by the Architects Registration Board (ARB) and
- the postgraduate course (taken in the UK) is part 2 of a course prescribed by the ARB, we will not fund a course if it is part 3 of a course prescribed by ARB

If you have completed an architecture degree elsewhere in the EU and want to study your postgraduate course in Scotland, you need to sit and pass the part 1 examination of an ARB prescribed course. To prove to us you have done this, you can either give us the relevant certificate that shows this or ask your Scottish institution to confirm to us that you have sat (and passed) the ARB part 1 exam.

If you decide to do a two-year placement instead of a one-year placement, we cannot offer you any funding for the second year.

Taking account of the rules above, in total we will give you **six years of funding**, which includes one year while you are on a placement. We will spread the other five years of funding across the degree and postgraduate course. Depending on the university you study your degree and postgraduate course at, the length of each course can vary.

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The Household Income Assessment

1. **The income assessment**
2. **What income we use to work out your funding**
3. **Your own income**
4. **Your parents' income**
5. **Your spouse's, civil partner's or partner's income**

1. The income assessment

All funding (except the Disabled Students' Allowance, tuition fees in Scotland and part of the student loan) depends on the level of your income and, if this applies, the income of your parents, or your spouse, civil partner or partner.

We will assess the level of funding you are eligible to receive based on the total gross income (before tax, National Insurance and other deductions) for the household. The household income is a combination of your income and the income of your parents or your spouse, civil partner or partner (as appropriate).

If your total household income is more than £34,000 a year, you will only be eligible to apply for the minimum loan of £4,750. We don't need any income details from your parents, spouse, civil partner or partner to give you this amount of loan.

2. What income we use to work out your funding

We will use your own income and that of your parents or spouse, civil partner or partner (as appropriate) to give us details of their income for the financial year that ended on 5 April 2017. If they pay tax as they earn (PAYE), they should give us their gross income (their income before tax, National Insurance and other deductions). If they are self-employed or have income from property, they should give us their taxable profit that they declare to HMRC. They should also give us details of any other income they have, as explained on the application form. We can only reduce the amount of income we take account of if your household pays maintenance to or for another child (who is not the student applying to us for support), who normally lives in another household, who is a student in further or higher education. We cannot reduce the amount of income we take account of if your household pays maintenance to or for another child who is NOT a student in further or higher education, for example, a child at primary or secondary school.

We may, in certain circumstances, assess your funding based on an estimate of the income of your parents, or spouse, civil partner or partner for the financial year ending on 5 April 2018 but only if the income is 15% less than the previous financial year and it puts your household into a lower income bracket.

Also, if your parent or spouse, civil partner or partner dies, and we used their income to assess your funding, we can assess your funding again. [Contact us](#) for advice as soon as possible if this applies to you.

3. Your own income

You should give us details of the total income you expect to get from all sources (except employment) during the academic year. (If you started your course in the autumn, this will be for the period 1 August 2018 to 31 July 2019.) In general we do not take account of any income you earn if you work while you study, including income you earn during any holiday period, so you should not include details of this.

You should tell us about any income you have from pensions, trusts, benefits classed as replacement living costs (for example, working tax credits or Employment and Support Allowance), bank or building society interest and so on. If you have no income you should type 'none' in the first 'source of income' box.

We will ignore the following:

- earned income
- scholarship, sponsorship income
- certain benefits classed as additional living-costs (for example, Personal Independence Payment)
- income from educational endowments and your college or university discretionary funds

4. Your parents' income

Under the Family Law (Scotland) Act 1985, parents have a general obligation to support their children, depending on the particular circumstances of the case. This obligation applies to children aged 18 to 25 who are in further or higher education or training.

If your parents are separated, we do not take account of the income of the parent you don't normally live with. However, we will take account of any maintenance payments they make on your behalf.

Your parents do not have to give us details of their income, but without income details we will only be able to assess you for the minimum loan of £4,750. This means we will not be able to assess you for the maximum loan available, a bursary or living-costs grants.

5. Your spouse's, civil partner's or partner's income

We will take account of your spouse's, civil partner's or partner's income in the same way as we take account of your parents' income. We will not take account of your spouse's, civil partner's or partner's income if your circumstances mean we must use your parents' income. For example, if you were dependent on your parents and you get married or start living with your partner during a session, we will continue to use your parents' income for that session, but will use your spouse's, civil partner's or partner's income in any future sessions.

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Living-costs grants

1. Introduction
2. Dependants' Grant
3. Lone Parents' Grant
4. Travel expenses
5. Disabled Students' Allowance
6. Care Experienced Accommodation Grant

1. Introduction

The extra funding you can get depends on your personal circumstances. You do not have to pay back the living-costs grants unless you lose your entitlement to them, for example, you leave your course. Regardless of any previous study, you will be entitled to claim for the living-costs grants shown below.

These grants are normally only available if you study full-time

The Dependants' Grant and the Lone Parents' Grant cover a period of 52 weeks from the first day of the academic year of your course. If your course starts in the autumn term, this will be 1 August 2018 to 31 July 2019. We usually make the first payment on the first day of your first term, but if this arrangement would cause hardship, we can pay you an advance payment on the first day of the academic year of your course (for example, 1 August). Please [contact us](#) if you need an advance payment. If you receive an advance payment because of hardship but then do not start your course, **you will have to repay the amount you have received.**

2. Dependants' Grant

You can claim this income-assessed grant for your spouse, civil partner, partner or other adult dependant you act as a carer for. You cannot claim this grant for another student. We will pay up to £2,640 a year.

We will take account of the gross income your spouse, civil partner, partner or other adult dependant receives during the academic year. If your course starts in the autumn, this will be their income for the period 1 August 2018 to 31 July 2019.

However, we will ignore the first £1,160 of any income they have. The grant you are entitled to is the total of the Dependants' Grant (£2,640) less what is left of your spouse's, civil partner's, partner's or adult dependant's income after we take off the £1,160. If their income after we take off

the £1,160 is more than the total amount of Dependants' Grant we can pay (£2,640), you will not receive a Dependants' Grant.

We pay the Dependants' Grant **provisionally**. This means we will assess your entitlement to the Dependants' Grant again when we receive confirmation at the end of the academic year (1 August to 31 July) of the actual income that your spouse, civil partner, partner or other adult dependant received. If we reduce the Dependants' Grant after receiving this information, we will ask you to pay us back the amount you received that was over your entitlement.

We will not pay a Dependants' Grant for children. However, you could be entitled to more money through tax credits. Anyone who is responsible for at least one child can apply for Child Tax Credit, whether or not they are in paid work. If you receive Child Tax Credit, you will be eligible to apply for free school meals.

You should contact HM Revenue & Customs on 0345 300 3900 to find out if you are eligible for Child Tax Credit.

3. Lone Parents' Grant

You can claim this income-assessed grant if you are single, widowed, divorced, separated, your civil partnership has dissolved or you no longer live with your partner and you have at least one dependent child who lives with you the majority of the time. A dependent child is someone you receive Child Benefit and Child Tax Credit for. How much we are able to pay depends on your income while you study. However, we will ignore the first £1,067 of any income you have. The maximum grant we can pay is £1,305 a year. After we take off the £1,067, if the income you have left is more than the total amount of the Lone Parents' Grant, you will not receive the grant.

4. Travel expenses

If you are studying an Allied Health Profession (AHP) course, nursing diploma or degree, you can claim for help with your travel expenses while you are on practical placements. We will not pay for normal daily travel expenses between your home and your university. However, if you are disabled and cannot use public transport, we will help pay your normal daily travel expenses between your home and your university.

5. Disabled Students' Allowance (DSA)

This allowance is not income-assessed. If you have a disability, you can claim for certain extra expenses which you have because you are on the course.

Before we can pay you the DSA, you must be eligible to apply to us for your main funding (tuition fees, student loan, bursary and living-costs grants). Once you have applied for your main funding and we confirm you are eligible to receive this, we can consider you for the DSA.

If you will not be applying to us for your main funding, for us to consider an application for the DSA, you must meet our residence eligibility conditions.

If you are eligible, you can apply for the DSA regardless of the previous study you have done. If you do not meet our residence eligibility conditions, we cannot pay you the DSA.

We will consider paying the following amounts:

- up to £1,725 a year for any small items of equipment or consumables (for example, photocopying and ink cartridges)
- up to £20,520 a year for non-medical personal help
- up to £5,160 for major items of specialist equipment (**this is a total amount for the course, not for each year of the course**)

If you cannot use public transport because of your disability, you may also claim travel expenses between your home and your college or university.

If you need advice about equipment or any other support, the disability adviser 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, organisation, college or university that has the necessary qualified staff to carry out the needs assessments.

You can get more information in our 'notes to help students to apply for DSA', which you can download from our website. Or, you can [contact us](#) for more advice.

6. Care Experienced Accommodation Grant

You may be eligible for this grant if you have been looked after by a UK local authority. The grant provides financial help towards accommodation costs during the long vacation for care experienced students. You must be under the age of 26 prior to the first day of the first academic year of your course.

We can pay a grant of up to £105 a week to help you with accommodation costs. You should tell us on your application form that you are Care Experienced and we will assess your eligibility. If we decide you meet the criteria, we will write to you in Spring 2019 to explain how to apply for the accommodation grant.

Overpaid bursary and living-costs grants

We have a duty to protect the UK public funds we handle. In your application, we will ask you to agree to pay back any money we have paid you that you are no longer entitled to. We may ask you to do this if:

- your circumstances, as described in your application, change
- you fail to meet the conditions of funding set out in the Students' Allowances (Scotland) Regulations 2007 (as amended)
- Scottish Ministers decide to change the amount of your funding or
- Scottish Ministers find that you should not have received funding

If you receive money that you are not entitled to, we can take this from any future funding you are eligible to claim from us. If we don't do this, we will instead ask you to set up a suitable repayment plan and make regular payments until you have paid us the full amount we have asked you to pay back.

You must tell us if there is any change in your circumstances which may affect any award due to you.

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Approved absence

If you start your course and have to temporarily suspend your studies due to illness or because you have to care for someone, you can continue to receive funding from us up to the end of the academic year that you suspended. If you recover or stop your caring duties earlier than the end of the academic year, you may have to wait until the next academic year to rejoin your course. If that happens, you may be able to claim Jobseeker's Allowance and Housing Benefit until the day before you join your course again. If you need to suspend your studies for a full academic session, we will not pay you any funding during this time. Instead, you may want to contact the Department for Work and Pensions as you may be able to claim Employment Support Allowance.

Previous study

If you have already done a course of higher education, this may affect the funding we can give you. Select the appropriate link for more details.

1. **How previous study affects tuition fees**
2. **How previous study affects the student loan for living costs and living-costs grants**
3. **How previous study affects the bursary**

1. How previous study affects tuition fees

We will not usually pay your tuition fees or give you a loan to pay your tuition fees, if you have previously been on a full-time higher education course at HNC, HND, degree or equivalent level, and:

- you had funding from UK public funds to do so. If you did not complete your previous course and did not gain a qualification, we may give you help with your tuition fees in some, but not all, years of your new course or
- you are an EU (including UK) national and you already have a degree qualification for which you received funding from an EU country other than the UK or the European Social Fund

We have a 'plus one' year, which allows you to claim an extra year's funding if you change course or need to repeat a period of study. If you are eligible for the Care Experienced Student Bursary, you are eligible to an additional "plus one" year. You can use the 'plus one' year to cover scenarios that include:

- repeating a period of study for academic reasons
- repeating a period of study for medical reasons
- repeating a period of study for compassionate reasons
- repeating a period of study part-time but registered as full-time, known as Registered With Attendance (RWA)

If you only need to repeat part of your course and your college or university charge you half of the normal standard tuition fee or less for this period of study, if you are eligible for us to pay your tuition fees, we will pay half of the normal standard tuition fee direct to your college or university on your behalf. This does not mean we will pay the other half of the standard tuition fee, if you need to repeat part of the same or a different course in the future.

- approved changes of course
- intercalated years for those doing medicine or dentistry
- funding for year one of a degree if you hold an HND or
- funding for year one of an HND if you hold an HNC

If you need to repeat a period of study for medical or compassionate reasons, we will not need you to send us evidence to support this, as you will be entitled to funding using your 'plus one' year.

If you change course, you can use your 'plus one' year if you have to study for a second time at the same level and **do not already have a qualification at that level.**

You can only receive up to two years' full funding for an HN level course (for example, an HNC followed by year two of an HND or years one and two of an HND). However, on top of this, you can use your 'plus one' year if you need to, for example, to do both years of an HND after an HNC, do

a second HNC if you don't already have an HNC qualification or repeat first or second year of an HND.

If your entitlement to full funding does not cover all years of your new course, we will pay your tuition fees or give you a loan to pay your tuition fees, in the latter years of your new course. For example, if we have paid your tuition fees or given you a loan to pay your tuition fees for two years of a four-year degree course, and you withdraw from this, we will pay your tuition fees or give you a loan to pay your tuition fees from year two of another four-year degree course. This means, you will have to pay your own tuition fees in the first year of your new degree course. We are able to pay your tuition fees in year two of your new degree by using your entitlement to a 'plus one' year. The rules relating to entitlement to tuition fee funding are complicated. If you are in any doubt about your entitlement, you should [contact us](#) as soon as possible for advice.

Degree to PGDE - If you have previously taken a postgraduate course, including teacher training, with funding from UK or other EU public funds, we will not normally be able to pay your tuition fees for a PGDE. However the following exceptions apply:

- if your previous postgraduate course qualified for a Scottish Studentship or other studentship award from a research council or government department, we will still pay your tuition fees for a PGDE
- if you are doing a PGDE in one of the following priority subjects in Scotland, we will pay your tuition fees no matter what previous postgraduate study you have done, we can only do this for you once

The priority subjects are currently:

- Chemistry
- Computing
- English
- Gaelic
- Home Economics
- Maths
- Modern Languages (French, German, Italian, Spanish and Chinese)
- Physics
- Technological Education
- Primary Education and any Primary Education with Gaelic

Ministry as a second degree - if you are looking to do a second degree in divinity, which leads to a qualification (for example, BA divinity or BA theology), we may be able to pay your tuition fees if you meet the following conditions.

- a recognised church or religious body (for example, Christianity, Islam, Judaism) accept you as a 'bona fide candidate' for the ministry and
- you do not receive more than seven years' full funding in total at higher education level for both your previous and current course

Maths tripos (Certificate or Masters of Advanced study in Mathematics) - After studying the maths tripos degree, if you go on to study the 'Certificate or Masters of Advanced study in Mathematics', known as Part III of the maths tripos, we will pay your tuition fees.

2. How previous study affects the student loan for living costs and living-costs grants

There are no previous study rules relating to the student loan for living costs if you are under 60 on the first day of the first academic year of your course (the relevant date). If you are over 60 on the relevant date, see the 'eligibility for a loan' section for details of who can get a loan. There are no previous study or age rules for living-costs grants.

3. How previous study affects the bursary

In general, you will not receive a bursary during any session that you are not eligible to apply to us to pay the standard tuition fees, on your behalf, for your course of study. If we are not paying your tuition fees, because another funding body is paying them instead, you may still be eligible for a bursary.

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Other sources of funding

1. **Discretionary funds**
2. **Childcare funds**
3. **Educational trust and endowments**
4. **Bursary funding**
5. **Sponsorship and scholarships**
6. **The Department for Work and Pensions**
7. **Tax Credits**
8. **Career Development Loan**

1. Discretionary funds

The Scottish Ministers give discretionary funds to publicly funded Scottish colleges and universities, 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 discretionary funds may be known as access to learning funds for students studying elsewhere in the UK.

We ask each college and university to give priority to cases where students are having difficulty meeting living costs. Your college or university can decide whether to give scholarships or bursaries to help with the living costs of students who otherwise may not enter higher or further 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 college or university, you are eligible to apply for payment from these funds. You must also meet the residence conditions for a student loan and apply 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 childminders, after-school clubs, day care, sitter services and providers of pre-school and education. To get support from the childcare funds, you must be eligible to have your tuition fees paid. Your college or university is responsible for deciding which students should receive support and how this should be paid. You should apply straight to them for support. Not all eligible students will receive help, as the fund will run out, so you must apply early.

3. Educational trusts and endowments

You may find it useful to check:

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

You can usually find these in public reference libraries.

4. Bursary funding

We do not fund some courses because of their type or level, for example, a National Certificate (NC). You can ask for funding for an NC or other courses of a similar level which are below HNC level from:

- the college itself, if you are studying at a further education college in Scotland or
- the education department of your local council if you are studying elsewhere in the UK

5. Sponsorship and scholarships

Many industrial organisations and some government departments have schemes (usually competitive) for supporting students. You may be able to get details of these from your local Jobcentre. If you receive a sponsorship or a scholarship, this will not affect the amount of funding we give you.

You may also want to visit 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.

6. The Department for Work and Pensions (DWP)

The DWP assess your entitlement to income-related benefits. If you are a full-time student, you are generally not eligible to claim benefits. But if you have dependants or you have a disability, you may be eligible in certain circumstances. It is important to discuss this with your student adviser at your college or university as well as with your local Benefit Office or Jobcentre Plus office.

7. Tax credits

If you have children, you are entitled to claim Child Tax Credit which HM Revenue & Customs 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 care for a child with a disability.

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

8. Professional Career Development Loans

If you cannot get student funding or any other funding to help pay for the course you want to do, you may be able to apply for a Professional Career Development Loan (PCDL).

The Government manages PCDLs through a partnership with a number of high-street banks. They can fund a wide range of vocational courses. 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 after you finish the course. If you are unemployed when the repayments are due to start, you will not have to start

making repayments for up to 17 months. 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.

If you are claiming, or want to claim, state benefits, you should check with your local DWP office to find out how a PCDL may affect your benefits.

Phone 0800 100900 (calls are free).

Our commitment to customer service

Below we have set out the standards of service you can expect from us and 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. Our approach to quality and customer service**
- 7. Appeals and complaints procedure**
- 8. Where to find us**

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 up to 330 staff at peak periods and approximately 285 permanent staff and handle over 160,000 applications every year.

We:

- assess and pay financial support for tuition fees and living costs
- provide resources and information to the Student Loans Company to help them pay student loans
- distribute discretionary funds and childcare funds to Scottish universities and colleges
- maintain a register of charities that offer educational endowments and
- work with the Health Directorate to develop and deliver NHS bursaries for dentistry students

2. Our standards of service

Our main service targets, which are always under review, are available on our website.

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/unconditional offer. If your application is late, your money may be too. If you don't apply by the closing date, you may have to pay your own fees and may not get money from us to help with your living costs
- use our website at www.saas.gov.uk. It has all the information you need about what funding is available

- the only way to apply for your funding is to apply online. There is information online to help you to fill in your form. You must apply for funding in each year of your course. You only need to fill in a whole online form in the first year that you apply to us. In every other year, you will find most of your details already on the online form, except for your parents' income details, which we need to ask them for each year
- you should send clear photocopies of any documents we ask to see. **Do not send us the originals.** We will destroy all documents you send us within 30 days
- you should download a copy of your award letter from your SAAS online account and show this to your college or university when you enrol. When you do this, we will know that you are on the course and only then will we and the SLC make any payments you are due. We will also let your college or university know we will pay your tuition fees straight to them on your behalf
- If you [contact us](#) always tell us your SAAS reference number (it is on your award notice).
- We need to know if any of the details you gave us on your application change, for example, if:
 - you change your bank account
 - you change your name, address or phone number
 - you leave or change your course of study or
 - your personal or financial details change. This could change the amount of funding we can pay you. If we have paid you more than you are entitled to, we will ask you to pay us this back

4. Our website and guidance documents

As well as using our website to apply for funding, you can use it to find out answers to frequently asked questions and you can also download a copy of your award letter from your SAAS online account.

Every year, we issue guides and other booklets with information about the funding that is available.

If you are not able to read our information because of, for example, a sight problem, we can give you a larger version. If you need this, or have any other needs, [contact us](#) on 0300 555 0505 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 and when you meet them.

Our office is open between 8.30am and 5pm (4.30pm on Fridays). We close on public holidays, at weekends and over Christmas and the New Year. You can use the [contact us](#) section of our website to send us an email or by writing to the following address.

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

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 who knows about your circumstances, you should make an appointment beforehand 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 to see someone during busy periods, but we will aim to see you within 15 minutes.

Phone calls

If you want to speak to us, please call us on our helpline number 0300 555 0505. We will ask you for your SAAS reference number. If you are not able to give us this, we can still find your case.

Our helpline is open for calls from 8.30am to 5pm, Monday to Thursday, and from 8.30am to 4.30pm on Fridays.

We try to answer all calls as soon as we can. However, the number of calls we receive increases significantly when the Scottish school exam results come out in early August and again in September and October when most university courses start. At these times, we may have to place your call in a queue and it may take longer than three minutes for you to get through to the person you need to speak to.

We record all calls we receive for training purposes.

6. 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 go wrong, we try to put them right as soon as we can.

7. 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 Chief Executive's Office 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 by email to: SAASComplaints.Appeals@gov.scot or in writing to:

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

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 twelve 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:
Freepost SPSO

Freephone: 0800 377 7330

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

Website: www.spsso.org.uk

8. Our contact details

SAAS

Saughton House
Broomhouse Drive
Edinburgh
EH11 3UT
Phone: 0300 555 0505
Email: www.saas.gov.uk/contact.htm
Website: www.saas.gov.uk