

Guide to Postgraduate Funding 2019-2020

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

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

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

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Important points

- You should apply online to us as soon as possible.
- If your application is late there may be a delay in paying your tuition fees to your college or university.
- You must tell us if there is any change in your circumstances which may affect any award you are due.
- If we receive your application after the closing date, we will not pay your tuition fees. The closing date for a postgraduate fee-loan application for session 2019-2020 is **31 March 2020**.
- Your application for a loan to pay your tuition fees is only valid for one academic session. If you are doing your course over more than one academic year you must apply for a fee loan in all years of your course.
- Remember to give us all the documents we ask for.

Introduction

This guide is for full-time and part-time postgraduate students applying for student support for postgraduate courses commencing in academic session 2019-2020.

SAAS provides tuition fee loans and living cost loans to eligible students undertaking eligible Postgraduate Diplomas and Masters level courses. Students with a disability or specific learning difficulty may also be eligible to apply for the Disabled Students' Allowance (DSA).

From session 2019-2020 SAAS will provide tuition fee loans, living cost loans and DSA support for eligible students undertaking eligible Research Masters courses.

Please note that we do not fund all Postgraduate Diplomas, Masters and Research Masters courses. This guide tells you which courses we fund and what funding may be available. This guide gives general advice only, if there is anything that you do not understand or if we have not covered your circumstances, please contact us for advice.

Financial funding

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

1. Tuition fee loan

Eligible full-time and part-time students, undertaking an eligible postgraduate course, can apply for a tuition fee loan up to a maximum of £5,500 towards their course. The amount of tuition fee loan we can give you does not depend on your household income.

If you are eligible to receive a tuition fee loan, we will pay this directly to your college or university on your behalf.

If you are studying your course over more than one academic session we will split your tuition fee loan equally across each year of your studies.

If the amount your college or university charges you is higher than the maximum award available to you, you may need to make alternative arrangements to pay the difference yourself.

2. Living-cost loan

Eligible full-time postgraduate students can apply to us for a living-cost loan of up to £4,500. The living-cost loan is split equally across each year of the course. For example:

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

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

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

The living-cost loan is not available to part-time postgraduate students or EU nationals coming to Scotland to study.

3. Important loan information

You must give us your National Insurance number, if you have one.

You will not have to start repaying your loan until the April after you graduate or leave your course. The Student Loan Company (SLC) will expect you to pay 9% of any income you earn over £18,330 a year. Scottish Government have committed to raising the threshold to £25,000 from April 2021. You will not have to pay your loan over a fixed period.

The SLC will work with Her Majesty's Revenue and Customs (HMRC) to collect repayments. Your employer will take your repayments from your salary and these will show on your pay statement each month. If you are self-employed, HMRC will collect repayments from you through the self-assessment system. If you want to pay your loan off quicker, you can make extra payments direct to the SLC. The SLC will make alternative arrangements to collect your repayments direct if you do not pay UK income tax.

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

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

If we decide not to award you a loan to pay your tuition fees or you fail to apply by the closing date (**31 March 2020**), you will have to pay your own fees.

4. The Disabled Students' Allowance (DSA)

If you have a disability or learning difficulty, you may be able claim for certain extra expenses that arise because you are on a course. The amount of funding we can give you does not depend on your or your household income.

We will consider paying the following amounts:

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

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

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

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

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

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

General eligibility

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

- meet our [residence conditions](#); and
- be studying an [eligible course](#)

If you are studying part-time, you must take no more than twice the length of the full-time equivalent course at the same university to complete your studies.

If you are receiving tuition fee support from the Scottish Funding Council (SFC), and you are undertaking an eligible full-time course, you may also be eligible to living cost support from SAAS. Please [contact us](#) for more details.

If you are studying a Research Masters course and you are receiving financial support from a Research Council you will not be eligible to receive any support from SAAS. This includes the DSA.

If you are not eligible at the start of your course, you cannot become eligible for funding part-way through your course. If you are not sure if you are eligible to receive funding, contact us for advice, giving us full details of your circumstances.

Course eligibility

1. [Eligible Courses](#)
2. [Duration of Study](#)
3. [Postgraduate Intercalated Years](#)
4. [Colleges or universities in England, Wales and Northern Ireland](#)
5. [Course not covered by this scheme](#)
6. [Continuing Students](#)

1. Eligible Courses

Students can apply for support for Postgraduate Diplomas or Masters' level courses.

From 2019-2020, new students will be eligible to apply for support to undertake eligible Research Masters. Research Masters which are a component of an integrated PhD programme will not be eligible for support. Only free-standing Research Masters will be eligible.

Examples of eligible postgraduate courses include:

- Postgraduate Diploma (PG Dip)
- Master of Science (MSc)
- Master of Research (MRes)
- Master of Philosophy (MPhil)
- Master of Letters (MLitt)
- Master of Business Administration (MBA)

Courses can be taught, research based or delivered via distance learning. However, there must be a minimum amount of teaching or contact time between the student and teaching staff at the institution. For example, courses which are correspondence based or delivered exclusively online may not be eligible.

If you are unsure if your course is eligible for support please [contact us](#).

2. Duration of Study

Full-Time Courses:

- Postgraduate Diplomas must be no longer than one year in length
- Masters programmes, including those which are research based, must be no longer than 2 years in length

Part-Time Courses:

- Students must take no longer than twice the length of the full-time equivalent course, at the same college or university, to complete their studies
- Courses with no full-time equivalent at the same college or university will be eligible for support if students take no longer than 3 years to complete their studies

Examples:

Full Time Equivalent	Part Time
1 year PG Diploma or Masters	funding available up to max. 2 years
1 ½ year Masters	funding available up to max. 3 years
2 year Masters	funding available up to max. 4 years
No full time equivalent course	funding available up to max. 3 years

3. Postgraduate Intercalated Years:

Undergraduate or graduate entry medicine, dentistry or veterinary medicine students may be eligible to claim support for intercalated study taken at postgraduate level. The above mentioned [course eligibility](#) will apply.

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

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

There is no provision for part-time study undertaken outside Scotland.

5. Courses not covered by this scheme

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

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

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

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

If you are undertaking a postgraduate course in social work you will not be eligible to support from SAAS. Awards for courses in social work are the responsibility of [Scottish Social Services Council \(SSSC\)](#). Please contact SSSC for more details.

6. Continuing Students

If you started a postgraduate course prior to the 2019-2020 academic session, you will remain subject to the eligibility criteria which were in place at the start of their course. If you were not eligible at the start of your course, you cannot become eligible for funding part-way through.

Residence eligibility

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

1. General residence conditions

To meet the residence conditions, you must have been:

- ordinarily resident in the United Kingdom, the Channel Islands or the Isle of Man for the three years immediately before the relevant date (the first day of the first academic year of the course); and
- ordinarily resident in Scotland on the relevant date.

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

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

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

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

2. The relevant date

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

- **1 August 2019** for courses that start between 1 August 2019 and 31 December 2020
- **1 January 2020** for courses that start between 1 January 2020 and 31 March 2020

3. Students who do not meet the general residence conditions

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

- UK nationals who were born in and have spent the greater part of their life in the UK.
- UK nationals and family members of such nationals who have returned to the UK to live or study who currently live or have lived in another EU member state, the European Economic Area (EEA) and Switzerland.
- UK nationals returning from temporary employment or study outside the UK.
- EU nationals and family members of such.
- Nationals of the EEA and Switzerland, who have been granted permanent residence in the UK and their husbands, wives or civil partners and children or stepchildren.
- Nationals and family members of nationals of other EU member states, the EEA and Switzerland who have EEA migrant worker/self-employed or Swiss employed/self-employed status in the UK.
- Nationals and family members of nationals of other EU member states, the EEA and Switzerland, who have EEA frontier worker/self-employed or Swiss frontier employed/self-employed status in the UK.
- People recognised as refugees by the Home Office, and their husbands, wives or civil partners and children or stepchildren.
- People who have been granted exceptional leave to enter or remain, humanitarian protection or discretionary leave in the UK, as the result of an asylum claim, and their husbands, wives or civil partners and children or stepchildren.
- Iraqi nationals who have been given leave to enter the UK under the Iraqi Direct Entry Scheme (also know as the Locally Engaged Staff Assistance Scheme (LESAS)).
- Syrian nationals who have been given entry to the UK under the Syrian Vulnerable Persons Relocation Scheme.
- 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:
 - half their life; or
 - a period of twenty years
- 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.

- Anyone who has been granted Discretionary Leave to Remain in the UK due to being identified as a victim of modern slavery including human trafficking, slavery, servitude and forced or compulsory labour. They must also:
 - Have been ordinarily resident in the UK since they were granted this status; and
 - Be ordinarily resident in Scotland on the relevant date.

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

4. Applying to the correct award making organisation

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

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

For example:

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

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

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

Previous study

Tuition fee loan

If you have previously gained a postgraduate qualification (including PGCE/PGDE, PG Diploma or Masters level course) with assistance from UK or EU public funds, you will not be eligible for a loan to pay your tuition fees.

However, you may still be eligible for a loan to pay your tuition fees if:

- You gained a postgraduate qualification **without** any assistance from UK or other EU public funds; or
- You have previously studied at postgraduate level but you did not gain a qualification.

If you are unsure if you are eligible for support based on your previous study please [contact us](#).

Living-cost loan

Full-time students who are not eligible to the tuition fee loan on previous study grounds can apply for the living cost loan only. Students must be studying an eligible full-time course and meet our residency eligibility criteria.

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

Repeating a period of study

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. 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

If you need to repeat a period of study for medical or compassionate reasons, we will not ask 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.**

Students who have used their "plus one" at undergraduate level will not be eligible to an additional "plus one" year to undertake a postgraduate course.

If you need to repeat a period of study and are unsure about your eligibility to support please contact us for further advice.

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

Withdrawing from your course

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

The cut-off dates for session **2019-2020** are as follows:

- **1 December 2019** for courses which start between 1 August 2019 and 31 December 2020
- **1 March 2020** for courses which start between 1 January 2020 and 31 March 2020

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

Other sources of financial funding

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

1. **Discretionary funds**
2. **Childcare funds**
3. **Awards for social work courses**
4. **Awards for Open University courses**
5. **Educational trusts and endowments**
6. **Sponsorship and scholarships**

1. Discretionary funds

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

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

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

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

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

2. Childcare funds

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

3. Awards for Social Work courses

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

Scottish Social Services Council (SSSC)
Compass House
Discovery Quay
11 Riverside Drive
Dundee
DD1 4NY
Phone: 0345 60 30 891
Email: enquiries@ssc.uk.com
Website: www.sssc.uk.com

4. Awards for Open University courses

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

The Open University
10 Drumsheugh Gardens
Edinburgh
EH3 7QJ
Phone: 0300 303 5303
Website: www.open.ac.uk

5. Educational trusts and endowments

You may find it useful to check:

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

You can usually find these in public reference libraries.

6. Sponsorship and scholarships

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

Our commitment to customer service

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

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

1. Who we are and what we do

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

What we do:

- assess and pay financial funding for living costs and tuition fees
- provide resources and data to the Student Loans Company for the payment of student loans
- distribute Discretionary Funds and Childcare Funds to Scottish Universities and Colleges
- work with the Health Directorate to develop and deliver NHS Bursaries for dentistry students (for example, Dentistry students)

2. Our standards of service

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

3. Helping us to help you

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

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

4. Our website and guidance documents

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

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

5. Contacting us

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

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

6. Personal callers

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

7. Phone calls

Our helpline is open from 8.30 am to 5 pm, Monday to Thursday, and from 8.30 am to 4.30pm on Fridays, except public holidays. Please contact us on 0300 555 0505.

We record all calls to the Agency for training purposes.

8. Our approach to quality and customer service

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

9. Our appeals and complaints procedures

How to make an appeal

If you wish to make a formal request to review our decision you can submit a formal appeal directly to SAAS. Further details regarding our appeals process are available on the SAAS website http://www.saas.gov.uk/contact_us/appeals.htm

You can make an appeal in writing to:

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

Or by email to: SAASComplaints_Appeals@gov.scot

How to make a complaint

We are committed to providing a high-quality customer service. We want to know if something goes wrong or you are not satisfied with our service.

If you wish to make a complaint you can do so in person, by phone, in writing or by email. Further details regarding our complaints process are available on the SAAS website http://www.saas.gov.uk/contact_us/complaints.htm

You can make a complaint in writing to:

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

By email: SAASComplaints_Appeals@gov.scot

Clearly mark any letter or email 'Complaint'

By telephone: 0300 555 0505