



## Student Funding – Parent/Carer Information

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The Student Awards Agency Scotland is here to help you to find the right information, support and funding

- ✓ Informing Choices
- ✓ Funding Futures
- ✓ Supporting Success

Students will have a range of costs while studying. They can apply to SAAS for help towards these, including tuition fees.

## What is available?

Colleges and universities charge tuition fees for courses. Students apply to SAAS for these if they are studying an undergraduate or PGDE (Professional Graduate Diploma in Education) course. SAAS pay fees directly to their college or university. If they study in Scotland, they do not need to repay their tuition fees, but they must submit an application every year. If they are studying elsewhere in the UK they can apply to us for a Tuition Fee Loan of up to £9,535.

Students can apply for a non-repayable bursary and student loan to support them with general living costs while they study. We will assess the funding based on their gross (before tax) household income.

## Payment Options

If a student is on a higher education course that takes longer than a year to complete, they can choose whether to receive funding payments over term time or to spread these payments over the year (12 months). Choosing to receive payments over the year offers the added benefit of having financial support spread evenly throughout the year to help budget over the summer months.

Household income	Bursary	Loan	Total
£0 to £20,999	£2,000	£9,400	£11,400
£21,000 to £23,999	£1,125	£9,400	£10,525
£24,000 to £33,999	£500	£9,400	£9,900
£34,000 and above	£0	£8,400	£8,400

## Other available funding

Other types of funding are available based on personal circumstances, including grants for students with a disability or additional learning needs, and Care Experienced students.

Visit [www.saas.gov.uk](http://www.saas.gov.uk) for more information and to view our full eligibility criteria.



## Key facts

Students can apply to us at [www.saas.gov.uk](http://www.saas.gov.uk) from **April**, as soon as they know the course they want to study. They do not need to wait for exam results. If they do not get on the course they want, they can change or cancel their application through their [SAAS Account](#).

They will submit their completed application at [www.saas.gov.uk](http://www.saas.gov.uk) and send any supporting evidence through our SAAS Document Uploader.

They must apply as early as possible and before **30 June** so their funding is in place for the start of their course (giving enough time to gather all supporting evidence).

- **We will assess their entitlement and issue an award letter** which shows how much funding they will receive.
- **You should send us your income details** and any evidence we ask for as soon as possible via our SAAS Document Uploader, so we can ensure the student receives their full entitlement.

They will only receive the minimum amount of funding until you provide your details. If your household income is over £34,000 you do not need to provide income details.

## Applying for a Student Loan

Students must apply to SAAS for their student loan.

The Student Loans Company (SLC) will process the payments and payment schedule.



They will not have to start repaying the loan until the April after they graduate or leave the course and are earning over the income threshold. They will be expected to pay 9% of any income they earn over £31,395. This means if they earn £32,395 a year, they will repay £7.50 a month.

More information about student loan interest rates and repayments can be found on the [Student Loans Company \(SLC\) website](#).

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Products are available in community languages and alternative formats.



# Helpful resources for students

The Student Information Scotland **Health and Wellbeing** page provides a range of resources from trusted local and national sources.



## Gender Based Violence (GBV support)

Universities and colleges should be places where students can live, study and research, free of sexual harassment and gender based violence.

<https://endgbv.uk/>

## EmilyTest

Tackling Gender Based Violence in Education

Working to improve gender based violence prevention, intervention and support in FE and HE education.

[www.emilytest.org](http://www.emilytest.org)

## SAMARITANS Samaritans

You can get in touch about anything that's troubling you, no matter how large or small the issue feels. Talk things over in complete confidence with an experienced listener or send an email.

[www.samaritans.org](http://www.samaritans.org)

Phone: 116 123 or email [jo@samaritans.org](mailto:jo@samaritans.org)



## Scottish Association for Mental Health (SAMH)

Works to support people who experience mental health problems, homelessness, addictions and other forms of social exclusion.

[www.samh.org.uk](http://www.samh.org.uk) Phone: 0141 530 1000



Works to provide a wide range of mental health services for adults and young people.

[www.penumbra.org.uk](http://www.penumbra.org.uk)



[www.lltff.com](http://www.lltff.com) living life to the full

Based in Scotland, Living life to the full is an award-winning website providing easy access to cognitive behavioural therapy (CBT) based resources for low mood and stress.

[www.lltff.com](http://www.lltff.com)



## Breathing Space

A confidential helpline for people to call when they are feeling low, stressed or anxious.

[www.breathingspace.scot](http://www.breathingspace.scot)

Phone 0800 83 85 87

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[www.saas.gov.uk](http://www.saas.gov.uk)

Students should visit their SAAS Account regularly and check their emails for any correspondence.

-  Facebook
-  YouTube
-  Instagram
-  TikTok

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