



## Student Funding – Key Facts

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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

# If you are studying at college, university or an approved private provider you may be eligible for higher education funding.

## Full-time courses

- Higher National Certificate (HNC)
- Higher National Diploma (HND)
- Degree
- PGDE (a course you study after your degree that qualifies you to teach)

Separate funding packages are available for postgraduate, part time, paramedic, nursing and midwifery courses.

## Tuition fees

We pay your fees directly to your college or university. These are non-repayable if you study in Scotland, but you must submit an application every year. If you are studying elsewhere in the UK you can apply for a Tuition Fee Loan of up to £9,535.

## Living costs

You can apply for a bursary and student loan to help with living costs. How much you get depends on your household income and if you are a young or independent student. You can choose how much student loan you want to take (up to £8,400 per year) regardless of your household income.

## Payment Options

If you are on a higher education course that takes longer than a year to complete, you can choose whether to receive your funding payments over term time or to spread these payments over the year (12 months).

Choosing to receive your payments over the year offers the added benefit for you to have your financial support spread evenly throughout the year to help you budget over the summer months.





## Young Students

You must meet all of the following criteria on the relevant date, usually 1 August:

- be under the age of 25 at the start of the academic year
- not have supported yourself financially outside of education for 3 years
- not be married, in a civil partnership or living with a partner
- have no dependent children

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

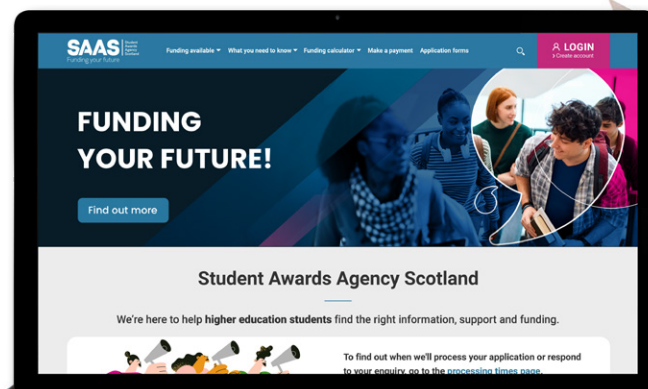
## Independent Students

If you do not meet the young student criteria, you're classed as an independent student.

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

## Eligibility

You must meet our residence conditions and be on a course we fund. Visit [www.saas.gov.uk](http://www.saas.gov.uk) for more information and to view our full eligibility criteria.



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Funding your future



## How to apply

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

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

Apply as early as possible and before **30 June** so that your funding is in place for the start of your course (you will need time to gather your supporting evidence).

## What you need to apply

- your current email address
- your SAAS reference number if you have applied before
- your National Insurance number
- your bank sort code and account number
- your college or university and course details
- your parents' or partner's income details for tax year ending 5 April 2024, if this is less than £34,000. You will also need their National Insurance number(s).

## Applying for a student loan

Students must apply to SAAS for a student loan. We will assess your loan entitlement and if you're eligible, send your information to the Student Loans Company (SLC) who will process your payments and payment schedule.

You start repaying your loan in April after you graduate or leave your course and are earning over the income threshold.

You will be expected to pay 9% of any income you earn over £31,395. This means if you earn £32,395 a year, you would repay £7.50 a month.

## Other available funding

There are other types of funding available based on personal circumstances including grants for students who have a disability or additional learning needs, care experienced students and lone parents.



**SAAS** | Student  
Awards  
Agency  
Scotland  
Funding your future



**Products are available in community languages and alternative formats on request.**

# 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.

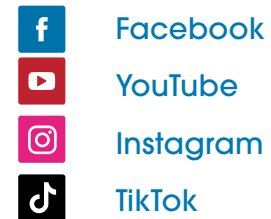
[www.breathingspace.scot](http://www.breathingspace.scot)

Phone 0800 83 85 87



Student Awards Agency Scotland  
[www.saas.gov.uk](http://www.saas.gov.uk)

Visit your SAAS Account regularly and check  
your emails for any correspondence.



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