Student Funding – Key Facts

The Student Awards Agency Scotland can help you find the right information, support and funding.
If you’re studying at college, university or a 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, 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’re studying elsewhere in the UK you can apply for a Tuition Fee Loan, up to £9,250.

Living costs
You can apply for a bursary and loan to help with living costs. How much you get depends on your household income and if you’re a young or independent student. You can choose how much loan you want to take (up to £5,100 per year) regardless of your household income.

Young Students
You must meet all of the following criteria:
- be under the age of 25 at the start of the academic year;
- not have supported yourself financially outside of education for three years;
- not be married, in a civil partnership or living with a partner; and
- have no dependent children.

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<th>Household income</th>
<th>Bursary</th>
<th>Loan</th>
<th>Total</th>
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<tr>
<td>£0 to £20,999</td>
<td>£2,000</td>
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<tr>
<td>£21,000 to £23,999</td>
<td>£1,125</td>
<td>£6,100</td>
<td>£7,225</td>
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<td>£34,000 and above</td>
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**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 details of their household income if this is less than £34,000. You will also need their National Insurance number(s).

**Applying for a student loan**

If you apply for a student loan, you must apply via SAAS. 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 won’t have to start repaying your loan until the April after you graduate or leave your course. You will be expected to pay 9% of any income you earn over £25,000 per year. This means if you earn £26,000 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 impairment, student carers, care experienced students and lone parents.

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**Eligibility**

You must meet our residence conditions and be on a course we fund. Visit www.saas.gov.uk for more information and to view our full eligibility criteria.

**How to apply**

You can apply to us at www.saas.gov.uk from April, as soon as you know the course you want to study. Don’t wait for exam results. If you don’t get on the course you want, you can change/cancel your application through your SAAS Account.

Submit your completed application at www.saas.gov.uk and send any supporting evidence via 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’ll need time to gather your supporting evidence).
Visit your SAAS Account regularly and check your emails for any correspondence.