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 Nursing and Midwifery and Postgraduate courses.

**Tuition Fees**
We will pay your fees directly to your college or university. Fees paid are also non-repayable if you study in Scotland, but you must remember to submit an application every year.

If you’re studying elsewhere in the UK you can apply to us for a Tuition Fee Loan of up to £9,250.

**Living costs**
You can apply for a bursary and loan to help with your living costs. How much you will receive depends on your household income and if you are a young or independent student.

You can choose how much loan you want to take (up to £4,750 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.

Student Awards Agency Scotland
www.saas.gov.uk
Visit your SAAS Account regularly and check your emails for any correspondence.

facebook.com/saasfb
twitter.com/saastweet
youtube.com/fundingawareness

The Student Awards Agency Scotland is here to help you to find the right information, support and funding.
### 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 do. Do not wait for exam results. If you don’t get on the course you want, you can easily change or cancel your application online through your SAAS Account.

You must submit your completed application at [www.saas.gov.uk](http://www.saas.gov.uk) and send any supporting evidence via our SAAS document uploader.

Remember to apply as early as possible and before 30 June to ensure your funding is in place for the start of your course (give yourself enough time to gather all 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 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. These don’t usually have to be paid back.