SAAS Student Awards Agency Scotland

Funding your future

SAAS Funding – Estranged Students

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

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

Estranged Students

If you are under 25 and estranged from your parents or legal guardians, we will not ask about their income when we work out the funding we give you. Estranged means that you no longer have contact with your parents or legal guardians due to a permanent breakdown in your relationship.

If you have had any one-off contact with your parents or legal guardians while you have been estranged, we will look at this on a case-by-case basis.

From the 2024-25 academic year, students will receive an increase to their funding package.

Funding Available

Estranged Students' Bursary (ESB) and Student Loan

If you're estranged from your parents/legal guardians, you'll be entitled to the undergraduate funding package of the:

- Estranged Students' Bursary (ESB) of £1000
- maximum student loan of up to £10,400 for living costs

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.

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, student carers and lone parents. These don't usually have to be paid back.

Eligibility

The ESB is available to eligible full-time students taking a higher education course. You may be eligible to claim the ESB if:

- you no longer have contact with your parents or legal guardians, due to a permanent breakdown in the relationship
- you are under the age of 25 at the start of your course
- you meet our residency conditions

Visit www.saas.gov.uk for more information and to view our full eligibility criteria.

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How to Apply

You should let us know that you're estranged from your parents/ legal guardians when applying for funding. We'll then send you a form to complete which asks you to confirm you're estranged. You must also have this form endorsed by a professional person who knows your circumstances, such as:

- teacher, including nursery teachers
- doctor
- counsellor
- college or university student advisor
- nurse
- lawyer/solicitor
- police officer
- family mediation worker
- social worker
- notary public
- minister of religion

You can apply to us at 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 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** and send any supporting evidence via our 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

Applying for a student loan

If you apply for a student loan, you must apply via SAAS. The Student Loans Company (SLC) will then 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 £27,660 per year. This means if you earn £28,600 a year, you would repay £7.50 a month.

Payment Options

If you're 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.

Sources of advice for estranged students

You may be able to receive additional funding from your college or university; this could be in the form of bursaries or discretionary funds. Contact your college or university support teams for more information.

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

Helpful resources for students

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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.co.uk

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
Phone: 116 123 or email 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 Phone: 0141 530 1000

Penumbra

Mental Health

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

www.penumbra.org.uk

LLTTF®

www.llttf.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.llttf.com

Breathing Space

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

www.breathingspace.scot
Phone 0800 83 85 87

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www.saas.gov.uk

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

- Facebook
- Twitter
- YouTube
- Instagram
- TikTok

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✓ Funding Futures
✓ Supporting Success

INVESTORS IN YOUNG PEOPLE GOOD PRACTICE AWARD

INVESTORS IN PEOPLE

We are a Living Wage Employer