



Higher Education

Student Support

in Scotland

2020-2021

Summary of financial support provided to students by the Student Awards Agency Scotland

September 2021

SAAS | Student Awards Agency Scotland
Funding your future

A National Statistics
Publication for Scotland



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Higher Education Support in Scotland
2020-2021

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Introduction

Higher Education Support in Scotland 2020-2021

Post school learners in Scotland have the option of undertaking a wide range of learning including Further or Higher Education. The course chosen and the level of study will determine the type and level of funding available. The policy on what support is available is determined by the Scottish Government¹.

The Student Awards Agency Scotland (SAAS) is an Executive Agency of the Scottish Government that provides financial support² and advice to eligible students in Higher Education (HE) at university or college. SAAS currently administers student support arrangements for Scottish domiciled HE students, as well as European Union (EU) students studying in Scotland.

This report provides the main statistical findings on students who received financial support from SAAS in academic session 2020-2021. Each of the main funding schemes are presented separately: full-time students (split into undergraduate and postgraduate students in the accompanying tables), nursing and midwifery students and part-time students. Statistics of students receiving support through the Discretionary and Childcare Funds in academic session 2019-2020 are also provided.

The time period covered by these statistics (academic session 2020-2021) means that the figures in this publication will be affected by the coronavirus (COVID-19) pandemic. The following page provides examples of where this may impact trends.



Data Sources and Supporting Documents

The information in this report is mainly based upon a data extract drawn from the live system in August 2021. Discretionary Fund analysis is based upon 2019-2020 financial returns from Higher Education institutions. Both sources are administrative data sources, with statistics production being a secondary use of the data.

Two supporting documents to accompany this publication are available through the [statistics page](#) on the SAAS website:

- A policy background document setting out the key policies in place in the academic session 2020-2021; and
- Data tables containing all tables and figures included in this publication as well as definitions of terms.

¹ More information is available at [Student Information Scotland](#)

² Financial support covers non-repayable bursaries and grants paid to students, the payment of tuition fees, or the provision of fee loans and living cost grants.

Impact of COVID-19

Higher Education Support in Scotland 2020-2021

Further analysis and interpretation of the statistics for 2020-21 should take the below impacts of the COVID-19 pandemic into account:

- The 2020 SQA results, based on teacher estimates (and the 2020 Alternative Certification Model, where this was higher), led to the Deputy First Minister's commitment to "make provision for enough places in universities and colleges to ensure that no one is crowded out of a place they would otherwise have been awarded". As a result, there were an additional 1,297 funded student places at universities in 2020-2021. This will have impacted on the number of supported students in 2020-2021, although the pandemic may also have affected potential students' decisions to stay on at school, defer their studies, or enter further study when they would have otherwise entered the job market.
- Many courses were delivered mainly online in 2020-21 due to the pandemic. This may have had an impact on, for example, the number of students supported and amount provided to full-time students via Disabled Students' Allowance (DSA), as the requirements for different types of support/equipment may have changed compared to previous years.
- The increase in ad-hoc payments from 2019-20 is due to the volume of additional payments made to students who were unable to complete their course within the normal duration because of the impact of the COVID-19 pandemic.
- Due to courses being delivered online, students may have been situated in alternative living arrangements. This may have affected the types of support that students applied for. For example, students who stayed at home when they may otherwise have been in university, college or private accommodation may not have opted for a living cost loan when they otherwise would have. On the other hand, availability of employment opportunities during lockdown may also have affected whether students decided to apply for a living cost loan.
- In April 2020, additional support for COVID-19 was supplied to universities and colleges to issue through Discretionary Funds. These figures are included in the 2019-20 Discretionary Fund statistics presented in this publication. In June 2020, universities and colleges were given early access to the first instalment of the 2020-21 Discretionary Fund. These figures will be included in next year's publication. The pandemic may also have had an effect on the types of support (e.g. general living expenses, travel) typically required through Discretionary Funds. It may also have had an effect on how universities and colleges disburse funds, which is reflected in the volume of instances of assistance presented in this publication.
- Due to the ongoing COVID-19 pandemic, the way in which Part-Time Fee Grant (PTFG) data was collected changed in 2020-21 and the returns were collected via email correspondence while the mailroom was closed. This change in collection is likely to have affected the number of missing values for gender in the PTFG figures presented here.

Schemes of support

Higher Education Support in Scotland
2020-2021

Headline figures

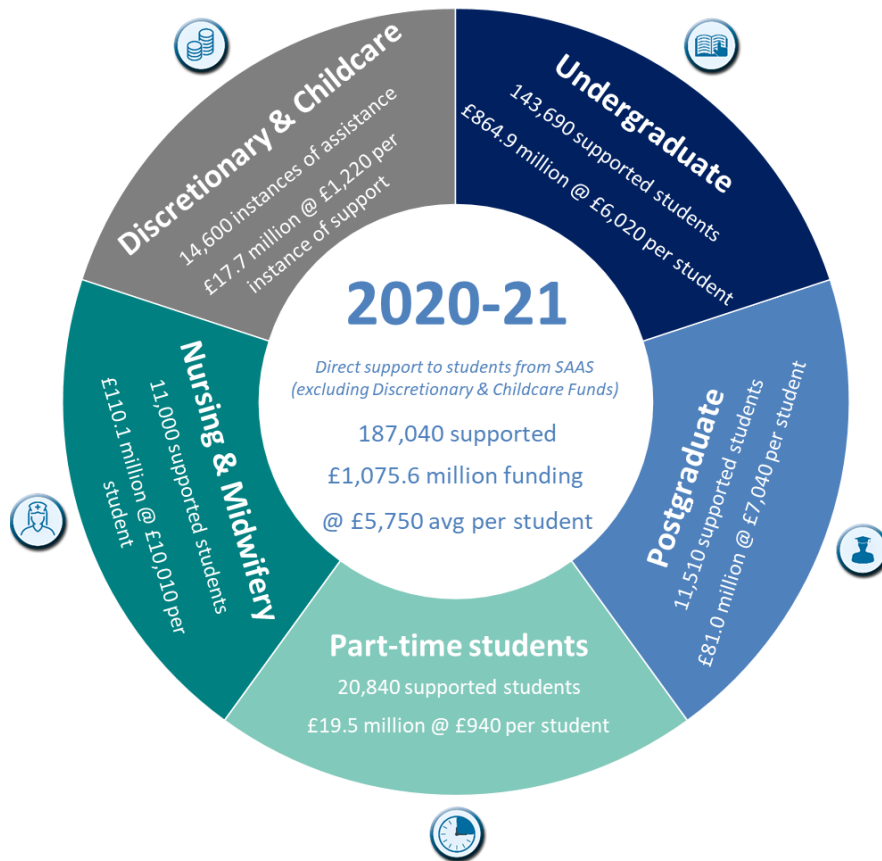


Figure 1: High level overview of the schemes that provide student support in academic session 2020-2021 (Discretionary and Childcare funds are for academic session 2019-2020)

Key statistic

The number of students receiving direct support from SAAS in academic session 2020-2021:

187,040

Up 5.0% from 178,180 in academic session 2019-2020

SAAS provides direct support to students in Higher Education through four main funding schemes. In academic session 2020-2021, SAAS supported:

- 155,200 full-time students (pages [4-11](#));
Split into:
 - 143,690 were undergraduate students;
 - 11,510 were postgraduate students;
- 20,840 part-time students (page [12](#)); and
- 11,000 nursing and midwifery students (page [13](#)).

SAAS also provides financial support to students in financial difficulty through the Discretionary & Childcare Funds (page [14](#)). There were 14,600 instances of assistance from these funds in the 2019-2020 academic session. These funds are administered by the institutions in Scotland, though SAAS determines the initial allocations of funds and evidences how funds have been used.

Summary

Full-time

Higher Education Support in Scotland 2020-2021

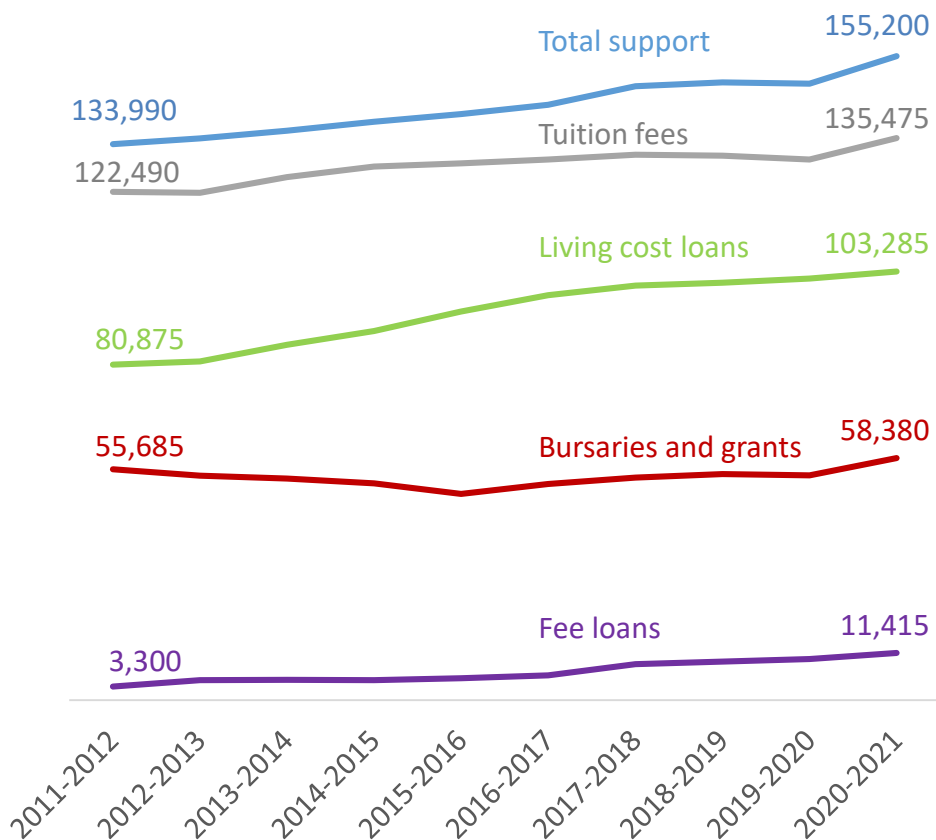


Figure 2: Numbers of students receiving different types of support from SAAS (2011-2012 to 2020-2021)

Key statistic

The number of full-time students receiving support in academic session 2020-2021:

155,200

Up 4.5% from 148,570 in academic session 2019-2020

The number of supported¹ full-time students has increased by 4.5% between academic sessions 2019-2020 and 2020-2021, and longer-term trends show an increase of 15.8% between academic sessions 2011-2012 and 2020-2021.

Student numbers for all types of support have increased between academic session 2020-2021 compared to 2019-2020². The largest percentage increase in student numbers since academic session 2019-2020 was for fee loans (up by 15.1%), which also saw the largest monetary percentage increase (increasing by 12.9% from £59.8 million to £67.5 million).

¹ Supported students can be in receipt of any combination of bursaries and grants and/or fees and/or loans.

² See page [2](#) for information on how COVID-19 may have impacted 2020-2021 figures for living cost loans.

Fee support

Full-time

Higher Education Support in Scotland 2020-2021



Tuition fees

135,475

122,490



Fee support

Number of students: 146,890

Amount of support: £297.4 million

Average fee support per student:
£2,020

Key statistic

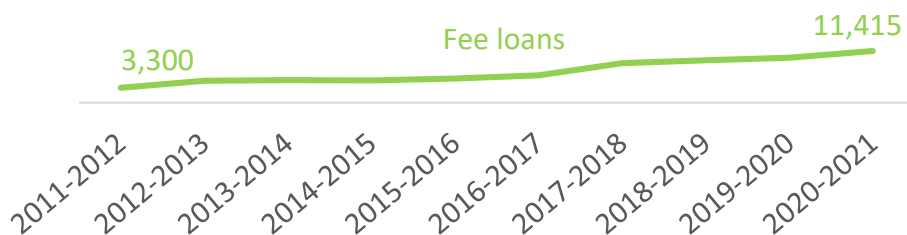
The number of full-time students receiving fee support in academic session 2020-2021:

146,890

Up 4.8% from 140,175 in academic session 2019-2020

The majority of Scottish and EU domiciled students currently studying a full-time Higher Education course are eligible for fee support¹ from SAAS. In academic session 2020-2021, 94.6% of supported students received fee support from SAAS.

A total of £297.4 million was paid out in fee support in academic session 2020-2021 (up from £281.1 million in academic session 2019-2020). £229.9 million was paid out for tuition fees (up from £221.3 million) and £67.5 million was paid out in fee loans² (up from £59.8 million). The majority of fee loans were paid out to postgraduate students (7,910). However, the average undergraduate fee loan awarded (£8,880) was almost double the average postgraduate fee loan awarded (£4,590).



Fee loans

11,415

3,300

Figure 3: Numbers of full-time students receiving tuition fees or fee loans paid by SAAS (2011-2012 to 2020-2021)

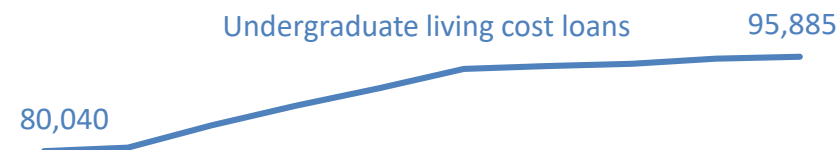
¹ In addition to tuition fee support from SAAS, public funds are also used to meet teaching and associated institutional costs for eligible students undertaking a higher education qualification at fundable institutions in Scotland.

² Fee loans are available for Scottish students studying in the rest of the UK and for postgraduate students studying an eligible course in the UK.

Living cost loans

Full-time

Higher Education Support in Scotland
2020-2021



Living cost loans

Number of students: 103,285

Amount of support: £549.3 million

Average support per student: £5,320



Figure 4: Numbers of full-time students authorised by SAAS for a living cost loan (2011-2012 to 2020-2021)

Key statistic

The number of full-time students authorised by SAAS for a living cost loan in academic session 2020-2021:

103,285

Up 1.6% from 101,615 in academic session 2019-2020

The number of full-time undergraduate and postgraduate students who were authorised for a living cost loan in academic session 2020-2021 increased by 1.6% compared to the 2019-2020 academic session¹. The total amount authorised was £549.3 million at an average of £5,320 per student.

Undergraduate and Professional Graduate Diploma in Education (PGDE) students from low income households may be entitled to additional income assessed loan amounts. There were 45,390 income assessed loans authorised, with a total value of £279.8 million and an average of £6,160 per student.

It should be remembered that the loans authorised by SAAS will be different to the final take-up as recorded by the Student Loans Company (SLC)².

¹ See page 2 for information on how COVID-19 may have impacted 2020-2021 figures for living cost loans.

² The payment of loans is administered by the Student Loans Company (SLC). Applications for loans are assessed by SAAS which determines the amount the student is entitled to and subsequently what is authorised for payment. The [most recent estimates](#) on take-up are published by SLC.

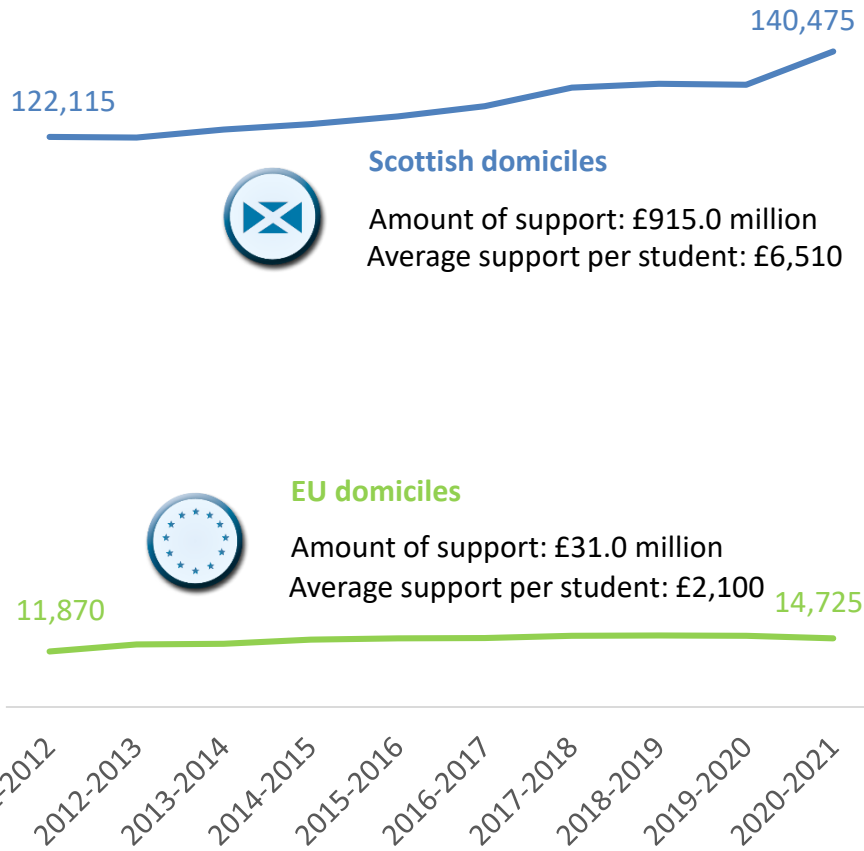


Figure 5: Numbers of full-time Scottish and EU domiciled students supported by SAAS (2011-2012 to 2020-2021)

Key statistic

The number of full-time EU students receiving support from SAAS in academic session 2020-2021:

14,725

Down 3.3% from 15,235 in academic session 2019-2020

The majority of full-time students supported by SAAS are Scottish domiciled¹. There were 140,475 Scottish domiciles supported in academic session 2020-2021 receiving £915.0 million in support.

EU domiciled students made up 9.5% of the full-time student population supported by SAAS (decrease from 10.3% in 2020-2021) and received £31.0 million in support in academic session 2020-2021.

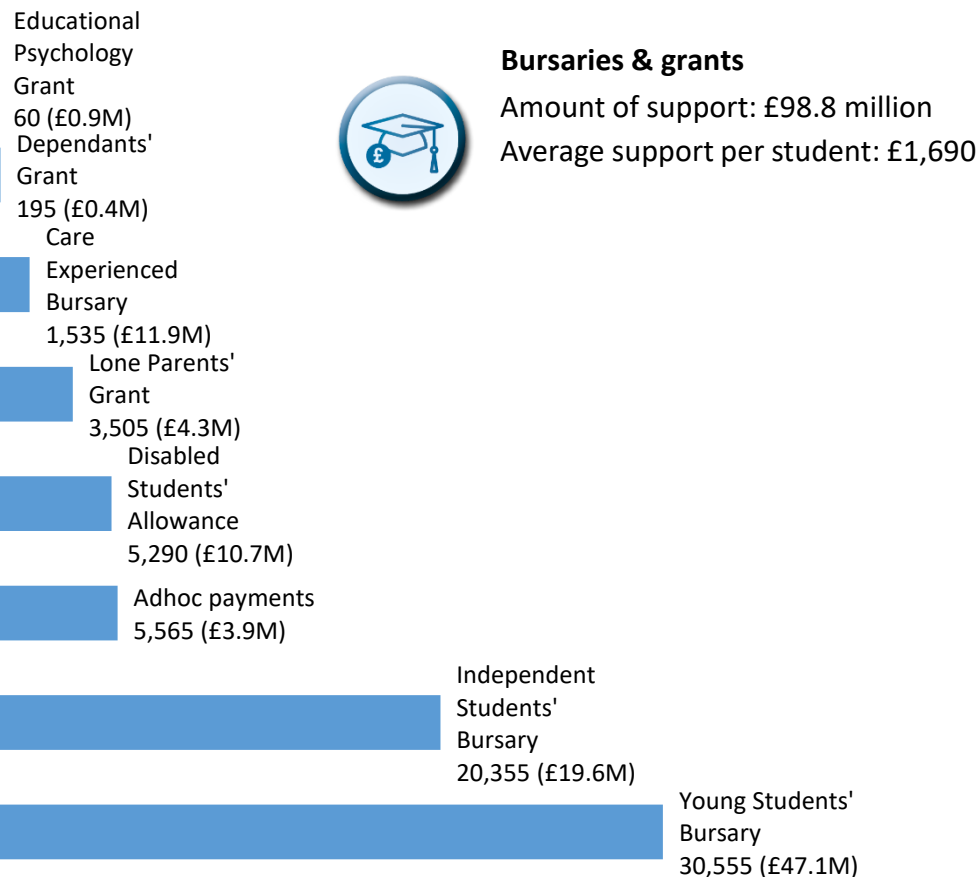
EU domiciled students would typically only be eligible for a fees only support package. However there are some exceptions to this, evidenced in EU students receiving on average £2,100 of support. See Table FT.2 in the [supplementary data tables](#) for full breakdowns.

¹Domicile is considered to be the country that a person is assessed as being their permanent home.

Bursaries & grants

Higher Education Support in Scotland
2020-2021

Full-time



Bursaries & grants

Amount of support: £98.8 million

Average support per student: £1,690

Key statistic

The number of full-time students receiving a bursary and/or grant from SAAS in academic session 2020-2021:

58,380

Up 7.7% from 54,215 in academic session 2019-2020

Non-repayable bursaries and grants² are available to help students who meet certain criteria access education. The number of full-time students receiving a bursary and/or grant in academic session 2020-2021 increased by 7.7% compared to the previous year. The total amount awarded increased by £10.9 million to £98.8 million - an average of £1,690 per student.

Around four fifths (79.5%) of the total amount of bursary and grant support paid was through the three bursaries: Young Students Bursary (£47.1 million); Independent Students Bursary (£19.6 million); Care Experienced Bursary (£11.9 million). See Table FT.3 in the [supplementary data tables](#) for full breakdowns.

Figure 6: Numbers of full-time students¹ receiving a bursary and/or grant from SAAS in academic session 2020-2021 broken down by bursary type

¹ Size of bars represent number of students, not monetary amount of support.

² Further information on bursaries and grants can be found on page 3 in the [accompanying policy background document](#).

Full-time

Autistic
Spectrum
Disorder
205 (£0.4M)



Disabled Students' Allowance

Number of students supported: 5,290

Amount of support: £10.7 million

Unseen
Disability
375 (£0.7M)

Other*
595 (£1.4M)

Mental Health
655 (£1.2M)

Multiple
Disabilities
1,115 (£2.7M)

Dyslexia
2,345 (£4.0M)

Figure 7: Numbers of full-time students¹ receiving Disabled Students' Allowance from SAAS in academic session 2020-21 broken down by disability type

Key statistic

The number of full-time students receiving Disabled Students' Allowance from SAAS in academic session 2020-2021:

5,290

Up 2.2% from 5,175 in academic session 2019-2020

The number of full-time students who received Disabled Students' Allowance (DSA) in academic session 2020-2021 increased by 2.2% compared to academic session 2019-2020. The total amount awarded was £10.7 million at an average of £2,030 per student. The amount paid is dependent on the specific needs and circumstances of the student applying. These figures do not include full-time DSA recipients who are self-funding and not accessing any other student support, nor those that are part-time. DSA recipients on the NMSB scheme are shown separately ([page 13](#)).

Dyslexia has historically been the single largest reason for students receiving DSA support. In academic session 2020-2021, 2,345 students received £4.0 million in DSA support associated with their dyslexia. There were 2,945 students receiving £6.7 million in DSA support for a disability other than dyslexia. See Tables FT.3 and FT.4 in the [supplementary data tables](#) for further information.

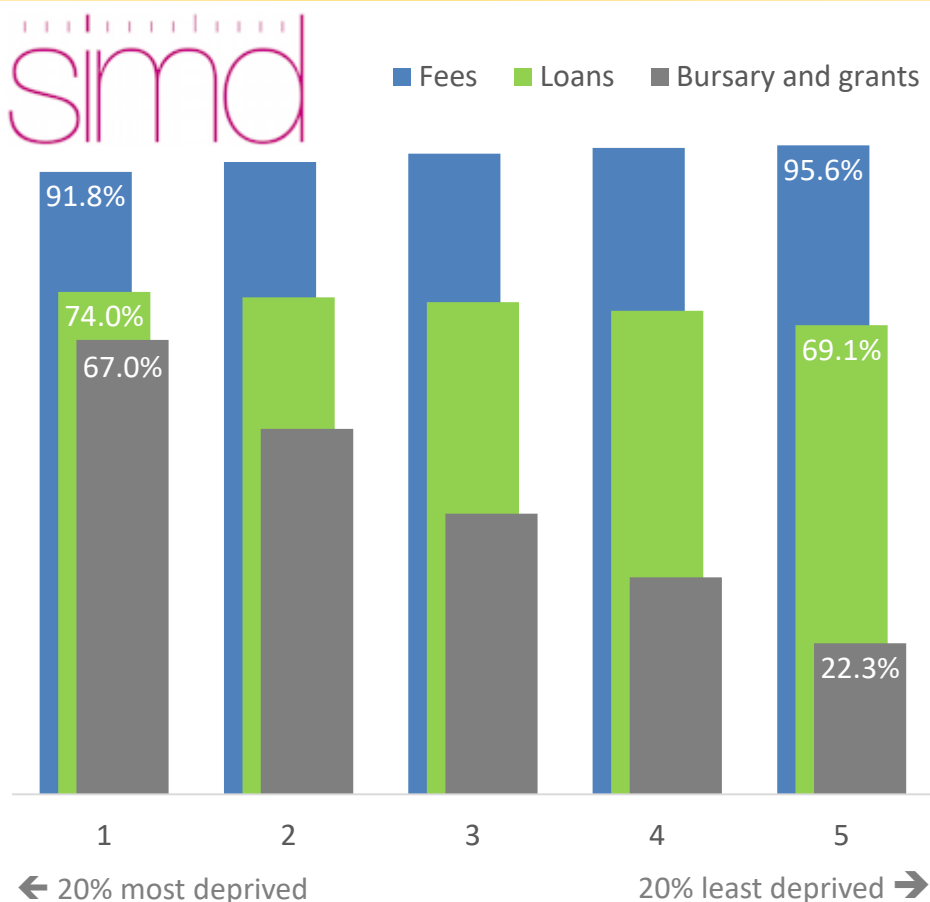
Note: for disability type 'Other*', see [supplementary data tables](#) for full breakdown of disability types.

¹ Size of bars represent number of students, not monetary amount of support.

Deprivation analysis

Higher Education Support in Scotland
2020-2021

Full-time



Key statistic

The number of full-time students from the 20% most deprived areas in academic session 2020-2021:

23,845

Up 4.6% from 22,805 in academic session 2019-2020

The [Scottish Index of Multiple Deprivation \(SIMD\)](#) is a widely used measure in evidencing the extent to which institutions are becoming more inclusive of students from deprived areas in Scotland.

Supported students from the most deprived areas of Scotland receive more monetary support per student (£7,120) than students from the least deprived areas of Scotland (£5,890). Figure 8 shows that SAAS supported students from the most deprived areas (67.0%) are more likely to receive a bursary and/or grant than those from less deprived areas (22.3%). See Table FT.5 in the [supplementary data tables](#) for full breakdowns.

Figure 8: The percentage of supported students within each SIMD quintile receiving fees, living cost loans and bursaries & grant support in academic session 2020-2021

Analysis is based on those students where the provided address is a valid Scottish postcode. Address is that provided by the student and may not necessarily reflect where the permanent residence is e.g. term time address could be provided. As such, the analysis may not reflect actual residence circumstances of the students.

2021-2022 analysis

Higher Education Support in Scotland 2020-2021

Full-time

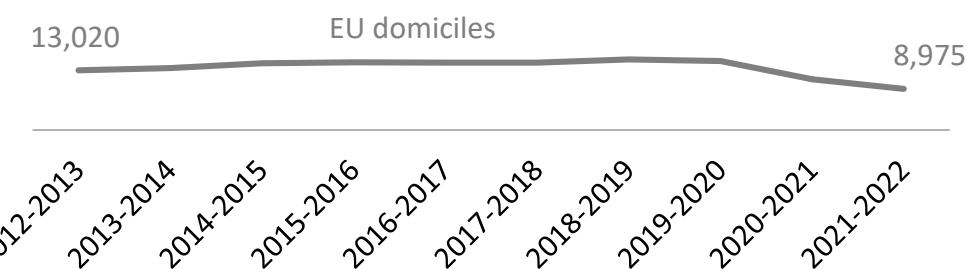
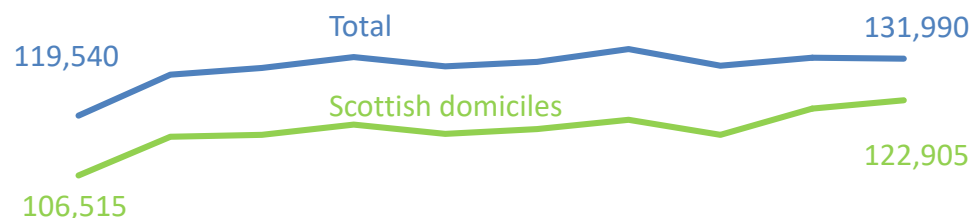


Figure 9: The number of full-time applications for full-time support received by August each year broken down by domicile of student (2012-2013 to 2021-2022).

Key statistic

The number of full-time applications for academic session 2021-2022 received before August 2021:

131,990

Down 0.2% from 132,225 in academic session 2020-2021

This section provides an early indication of applications received for academic session 2021-2022 for the full-time undergraduate and postgraduate schemes.

In academic session 2020-2021, 77.7% of applications had been received by August 2020. Of the 170,120 applications received by the end of 2020-2021, 155,200 resulted in students receiving support from SAAS (91.2%).

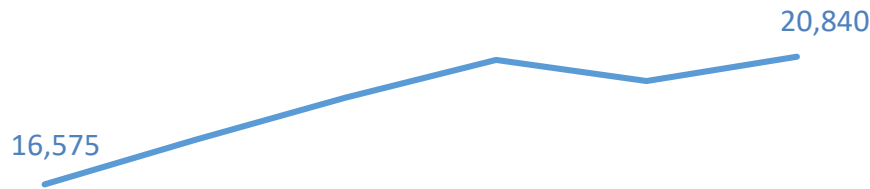
If the number applying by August follows the same proportion as academic session 2020-2021 then SAAS may expect to receive a projected 169,820 applications for academic session 2021-2022. Of these, around 154,925 may expect to receive financial support.

See Table FT.6 in the [supplementary data tables](#) for further information.

Part-time students

Part-time

Higher Education Support in Scotland
2020-2021



Part-time students

Amount of support: £19.5 million

Average support per student: £940

Key statistic

The number of part-time students receiving support from SAAS in academic session 2020-2021

20,840

Up 4.0% from 20,030 in academic session 2019-2020

Students undertaking an undergraduate level course or a two year Professional Graduate Diploma in Education (PGDE) on a part-time basis may be eligible for payment of their tuition fees under the Part-time Fee Grant (PTFG) scheme.

The number of part-time students supported by SAAS in academic session 2020-2021 increased by 4.0% compared to academic session 2019-2020. The total amount of support awarded was £19.5 million at an average of £940 per student.

The majority of part-time students are reported² as female (67.1%). Over three quarters of all part-time students are aged over 25 (79.6%) and the age profile variation for both male and female students is broadly similar.

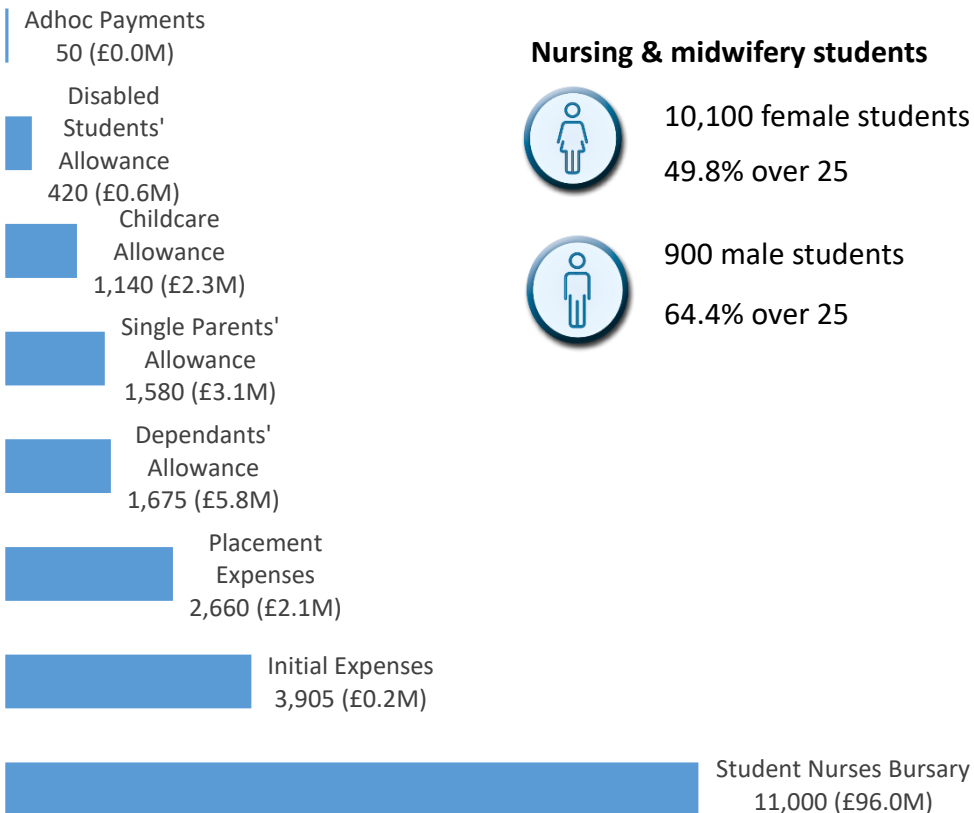
Figure 10: Numbers of part-time students supported by SAAS (2015-2016 to 2020-2021¹)

¹ There were two forms of part time support which were bought together in academic session 2013-2014 to create a single system of part-time support. Data prior to this is not shown, but are available in Tables PT.1 and PT.2 in the [supplementary data tables](#)

² Note that there was an increase in missing gender values compared to previous years - see page [2](#) for more information.

Nursing & midwifery students

Higher Education Support in Scotland
2020-2021



Key statistic

The number of nursing and midwifery students receiving support from SAAS in academic session 2020-2021:

11,000

Up 14.8% from 9,580 in academic session 2019-2020

SAAS administers the full-time Nursing and Midwifery Student Bursary (NMSB) scheme on behalf of the Scottish Government Health and Social Care Directorate. For the NMSB scheme, the total amount of support awarded was £110.1 million at an average of £10,010 per student in academic session 2020-2021. The Student Nursing Bursary provided over four fifths (87.2%) of the total amount of NMSB support (£96.0 million). The dependents allowance was the next largest expenditure (£5.8 million).

The majority of students supported through the NMSB scheme in academic session 2020-2021 were female (91.8%). Over half of all NMSB students were over the age of 25 (51%), with male students in particular being more likely to be aged over 25 (64.4% of male students compared to 49.8% of female students). See Tables N.1 to N.3 in the [supplementary data tables](#) for full breakdowns.

Figure 11: Numbers of nursing & midwifery students¹ receiving different types of support from SAAS (2020-2021)

¹ Size of bars represent number of students, not monetary amount of support.

Discretionary & Discretionary Childcare Funds

Higher Education Support in Scotland
2020-2021

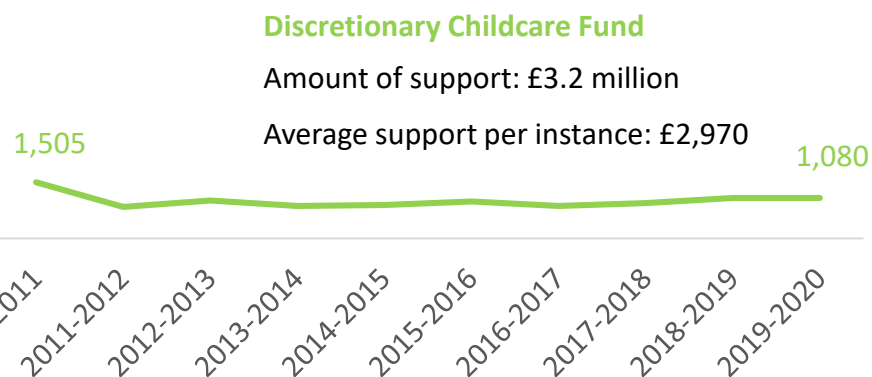
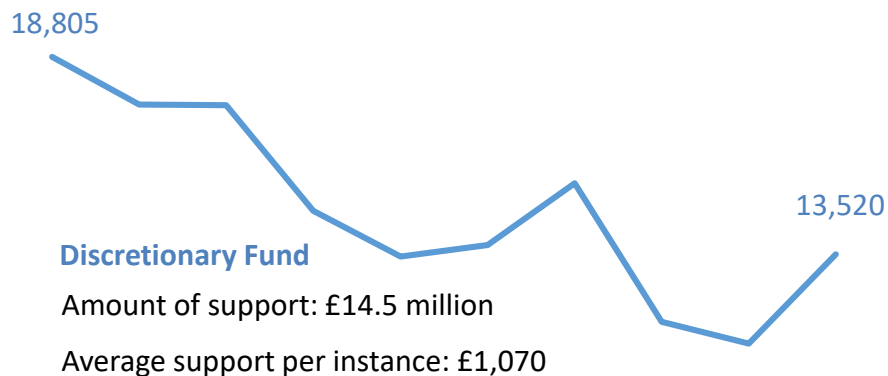


Figure 12: Instances of support from the Discretionary and Discretionary Childcare Funds (2010-2011 to 2019-2020)

Key statistic

The number of instances of Discretionary Fund (incl. Childcare) support in academic session 2019-2020¹:

14,600

Up 19.5% from 12,220 in academic session 2018-2019

The discretionary fund provides financial support to students who have difficulty entering Higher Education for financial reasons, or have financial difficulties while they study. There were 13,520 instances of assistance² in academic session 2019-2020, providing £14.5 million of issued support at an average of £1,070 per instance. Discretionary fund support was most typically provided for general living expenses – issued 11,300 times.

A separate discretionary childcare fund is available for students to apply for help towards registered or formal childcare costs. There were 1,080 instances of support in academic session 2019-2020, providing £3.2 million of support at an average of £2,970 per instance.

¹ Discretionary and Childcare Fund figures are sourced from financial returns from institutions. The latest returns available at the time of publication is for academic session 2019-2020. See page 2 for information on how COVID-19 affects 2019-2020 figures.

² A student may have more than one instance of assistance.

Correspondence and enquiries

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How to access background or source data

The data collected for this statistical publication:

May be made available on request, subject to consideration of legal and ethical factors and may be subject to a charge. Please contact saasstats@gov.scot for further information.

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Published by the Student Awards Agency Scotland, 31 August 2021

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