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| Student | Student Awards Agency for Scotland |
| Support | |
| in Scotland | |

Guide to student support 2006-2007

This guide is for all undergraduate students who are entering higher education for the first time in 2006-2007 and students who first entered higher education in any session since 1998-1999. It also applies to students who are returning to higher education after a break in study of at least one year.

Postgraduate Certificate in Education (PGCE), Professional Graduate Diploma in Education (PGDE) and Postgraduate Diploma in Community Education (PGDipCE) students who have been in higher education in any session since 1998-1999 should also use this guide.

Other postgraduate students should use guide SAS 8.

You can visit our website at www.saas.gov.uk to apply on-line for your support or to get more information about student support.

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Important points

Apply for support every year

- Your application for tuition fees and support with living costs is only valid for one academic session. You **must** apply for support in every year of your course. You should only make one application each year. If you need advice about applying, you should contact us. Our contact details are on page 55.
- You should apply on-line or send your application to us as early as possible to make sure that you get your money at the start of the first term. If your application is late, there may be a delay with your payments.
- If your course starts in the autumn term and you send us a correctly filled-in application by **12 May 2006**, we will guarantee that you will receive the first payment of your award in time for the start of the first term.
- If you are continuing on a course you started earlier, you should apply as soon as possible. You do not need to wait for exam results to send us your application.
- You must tell us if there is any change in your circumstances which may affect any award due to you.

Final closing dates

The final closing dates for receiving applications in session 2006-2007 are as follows.

- **30 June 2007** for courses that start between 1 August 2006 and 31 December 2006.
- **30 November 2007** for courses that start between 1 January 2007 and 31 March 2007.
- **28 February 2008** for courses that start between 1 April 2007 and 30 June 2007.
- **31 May 2008** for courses that start between 1 July 2007 and 31 July 2007.

If you are studying in a UK institution outside Scotland, and you are eligible to apply for a loan to pay your fees, we will send you a separate form to tell us if you want to apply for a student loan to pay your fees. You must apply for your tuition fee loan before 31 December 2006 if your course starts in the autumn (this will be 31 March 2007, 30 June 2007, or 31 July 2007 if your course starts later).

If we receive your application after the final closing date, you may receive no support, including tuition fees.

Processing your application

- We aim to process correctly filled-in applications within 21 days of us receiving your application. You can track the progress of your application using the on-line services on our website. Please contact us if you do not receive an award notice within 28 days to check that we have received it.

Please take care

- If there are any mistakes in your application or you have failed to fill in all the sections that apply to you, we will return it to you to correct it. This will delay your application. Remember to include all the documents we need.

If you are applying for tuition fees, bursary and supplementary grants

- We will send you an award notice which will tell you how much support you will get from us and how and when we will pay it. The letter will also tell you the amount of loan you are entitled to.

If you are applying for a loan for living costs

- After you receive your award notice from us, the Student Loans Company (SLC) will send you a payment schedule. This will give you details of how and when they will pay your loan. From 2007-2008, we will no longer send your loan information to the SLC while you are studying. Instead, we will maintain your loan account, and pay your loan instalments. After you leave your course we will electronically send your information to the SLC and they will work with HM Revenue & Customs to collect payments.

Changes in your circumstances

You must tell us if there are any changes in your circumstances which might affect any award due to you. We have a duty to protect the public funds we handle. When you apply we will ask you to agree to repay any money which we have paid but which you were not entitled to. When we have to assess your entitlement again, for any reason, we will issue a revised award notice. We will also tell the SLC of any changes and, where appropriate, they will issue a revised payment schedule.

- You **must** tell us if you change course or university or college as this may change the level of support you are due and where we pay your tuition fees.
- If you withdraw from your course you must inform us and the SLC as soon after you withdraw as possible. If you do not do this we may continue to pay you money after you have left the course. This means that we will then have to ask you to pay back the money you have received that you are not due.
- If you have to temporarily withdraw from your course due to illness or because you have to care for someone, you can continue to receive support from us. After recovering or ending your caring duties, you may have to wait until the next academic year to rejoin your course. If that happens, you may be able to claim Jobseeker's Allowance and Housing Benefit, for no more than a year, until the day before you rejoin your course of study.

Glossary

Academic year – a period of 12 months. The exact dates depend on when your course starts. The actual dates of the 2006-2007 academic year are as follows.

- For courses starting between 1 August 2006 and 31 December 2006 – 1 August 2006 to 31 July 2006.
- For courses starting between 1 January 2007 and 31 March 2007 – 1 January 2007 to 31 December 2007.
- For courses starting between 1 April 2007 and 30 June 2007 – 1 April 2007 to 31 March 2008.
- For courses starting between 1 July 2007 and 31 July 2007 – 1 July 2007 to 30 June 2008.

Continuous programme of study – successive courses of study at Higher National Certificate (HNC) level and above without a break of one year or more.

Civil partner – two people of the same-sex can form a legal relationship of civil partnership by signing a registration document. You are not a 'civil partner' if you are sharing a home with your partner but you are not married or in a civil partnership.

Dependent student – a student whose parents' income we take into account.

Eligible student – a student who meets our residence conditions and is on a course that we support.

Income-assessed – the amount of support you are entitled to depends on your own income and, if appropriate, that of your parents or your husband, wife or civil partner, after we make certain deductions.

Independent student – a student whose parents' income we do not take into account. If the student is married or has entered a civil partnership, we may take their husband's, wife's or civil partner's income into account.

Institution – your university or college.

Non income-assessed – the support available no matter what your, your parents' or your husband's, wife's or civil partner's income is (as appropriate).

Ordinary residence – the courts have defined 'ordinary residence' as 'habitual and normal residence in one place'. It basically means that you, your parents or your husband, wife or civil partner live in a country year after year by choice throughout a set period, apart from temporary or occasional absences such as holidays or business trips. Living here totally or mainly for the purpose of receiving full-time education does not normally count as being ordinarily resident.

Scottish domiciled students – students who meet the residence conditions to make them eligible to apply for fees and living-cost support from us.

Student's, parents' or husband's, wife's or civil partner's contribution – this is the amount you, your parents or your husband, wife or civil partner are expected to make towards your support after we have assessed all relevant income.

Supplementary grants – these are grants to help towards the costs you have to pay due to your personal circumstances, such as a Dependants' Grant. You do not pay these back unless you lose entitlement to them.

Unused contribution – if you, your parents or husband, wife or civil partner have to contribute and that contribution is higher than the amount of income-assessed support you are eligible for, the amount left over is the unused contribution.

Introduction

1 The Student Awards Agency for Scotland (SAAS)

We are part of the Scottish Executive and are responsible to Scottish Ministers. We were set up in April 1994. Our purpose is to deal with support for eligible Scottish domiciled students on courses of higher education throughout the United Kingdom, together with some related roles in connection with student loans, hardship funds and educational endowments. For more information about us, see section E.

2 The purpose of this guide

This guide sets out the financial support provided to students who are entering higher education for the first time in 2006-2007 and students who first entered higher education in any session since 1998-1999. It is also for anyone taking a PGCE, a PGDE or a PGDipCE.

While this booklet provides basic information about financial support for Scottish domiciled students, it does not cover every detail or every 'special case', because the system is complicated.

Please contact us if you have any questions about your own case.

3 Who is this guide for?

This guide is for students applying for financial support for their studies. It will also be of interest to the parents or husbands, wives or civil partners of students who we may expect to contribute to the financial support of the student.

4 Eligibility

You may be eligible for financial support for a higher education course if:

- you meet the residence conditions and other conditions set out in section A1; and
- your course is eligible for support (see section A2).

5 Changes to student support in 2006-2007

There will be some changes to the support available to students who begin their course of study in 2006-2007, or who are returning after a break in study of a year or more.

Studying in Scotland

There will be changes to fee levels we may pay for students who begin their course of study in 2006-2007 onwards. However, if they meet our eligibility conditions to have their tuition fees paid by us – we'll continue to pay them direct to the college or university on their behalf. The majority of Scottish and EU students who attend a Scottish institution will not notice any changes in 2006-2007.

Some students who would not normally be eligible for fee support under the current arrangements may be eligible for some fee support under the new arrangements. For example, those who already have a degree. If a student is not eligible to have their fees paid because of our previous study rules, they will only have to pay the standard £1,200 fee to their college or university – they can apply to us to pay the difference between the normal standard tuition fee of £1,200 and the higher tuition fee of £1,700 (£2,700 for medicine).

Studying in a UK institution outside Scotland

Scottish students who attend an institution elsewhere in the UK can continue to apply to us to help pay their tuition fees, if they are eligible. There will be changes to the arrangements for students starting their course in 2006-2007 or later.

Students who attend an institution in England and Northern Ireland and begin a course in 2006-2007, will have to pay up to £3,000 each year for tuition fees. The fees will not be income-assessed and will not depend on their own or their family's income.

Students who attend an institution in Wales will have to pay £1,200 in 2006-2007. From 2007-2008, students will have to pay up to £3,000 each year for tuition fees.

Eligible students who begin their course of study in 2006-2007, or who are returning after a break in study of a year or more, can apply to us for a loan to pay some or all of their fees. If they choose to do this, we will pay their fees straight to their institution for them.

Young and mature students studying at an institution elsewhere in the UK can also apply to us for an income-assessed bursary that they don't have to pay back. We pay the bursary instead of part of the student loan so it reduces the amount of loan they need to take out. We will be extending the additional loan that is already available to young students studying in Scotland, to young students studying elsewhere in the UK where they are eligible for the bursary.

Institutions in England and Northern Ireland, who will be charging more than £2,700 each year for tuition fees, will offer students (mainly from low income families), extra financial support that they don't have to pay back. The minimum bursary is £300 a year but may be more depending on the student's circumstances. We will not be paying out this bursary and students should contact their institution to discuss details of the types of bursaries they are offering. However, we will be asking you to agree to let us share your information with your college or university to help them assess your entitlement to a bursary. We may also ask your parents or husband, wife or civil partner to agree to let us share their information if we used it to assess your student support.

6 Student support arrangements

The support package you can get will depend on when you entered higher education (or when you returned to higher education after a break in study) and where you are studying.

Continuing students

There is no change to the support package you are entitled to, if you entered higher education in any session before 2006-2007 and are continuing without a break in study of a year or more.

Break in study

If you are returning to higher education after a break in study of one year or more, you may **not** be eligible to retain the same support package. Instead, you will be eligible to apply for the same support package available to new students in the year you re-enter your programme of study. You should read section A3 to find out how your previous study will affect the support you can get. Any student who takes one year out in agreement with the institution or who takes time out for medical/compassionate reasons may continue to receive their existing support package. You must send the relevant documents to confirm this.

PGCE, PGDE or PGDipCE students

If you begin a PGCE, PGDE or PGDipCE course in 2006-2007, with or without a break in study, you will come under the new arrangements outlined in this guide. If you are studying in Scotland this means you will be liable for the new higher fee of £1,700. We will pay your fees direct to your college or university if you are eligible. If you are studying in a UK institution outside Scotland, you will be entitled to apply for the non income-assessed loan for tuition fees and the £2,000 Students' Outside Scotland Bursary.

Gap year

We will treat students who fall within a 'gap year' as continuing students and they will receive the support package available to those who started in 2005-2006 (you must send a letter from your college or university to confirm this). These are students who had received the following.

- A firm offer of a place on a course at a publicly funded college or university on or before 1 August 2005. If you will not be taking up the same course as you received your offer for, we may consider you as a gap year student as long as your college or university is content that this is a similar course.
- A conditional offer of a place on a course at a publicly-funded university or college starting in 2005-2006, but are starting in 2006-2007 because you successfully appealed against exam results (but the appeal was successful after the last day on which you could have taken up the conditional offer).

We will treat students who decided to take a gap year but do not fall into the 'gap year' scheme (for example, because they did not receive an offer until after 1 August 2005) as new students.

7 Summary of the support you can receive

The main types of support which may be available, depending on your circumstances and eligibility, are:

- tuition fees (see section B1);
- the student loan (see section B2); and
- supplementary grants (see section B4).

If you are at an institution in Scotland and started your course in 2001-2002 or later, or are starting your course in 2006-2007, you may also be able to apply for the following.

- The Young Students' Bursary (see section C2.3) and
- The Additional Loan (see section C2.4)

If you started your course in 2002-2003 to 2005-2006, and are studying at a UK institution outside Scotland, you may be eligible for:

- the Young Students' Outside Scotland Bursary (see section C4.3).

If you start your course in 2006-2007, or are returning after a break in study of one year or more, and are studying at a UK institution outside Scotland, you may be eligible for:

- the Students' Outside Scotland Bursary (see section C5.3) and
- the Additional Loan (see section C5.4).

8 Applying for support

- You should apply as early as possible to make sure that you get your money at the start of your first term. If your application is late then your money may be too. If you don't apply by the closing date you could end up having to pay your own fees and not getting the money you're entitled to while you study.
- Make sure that you claim for everything that you are eligible for. Remember the main types of support available are – tuition fees, student loan, Bursary and Grants.
- When you apply you **must** give all the details we need to work out how much you are entitled to. This includes details of your family's income if you are applying for income-assessed support.
- The easiest way to apply is to use our website and apply on-line. It's quicker, paperless and saves you the cost of posting a form to us. You will get help to fill in your form and to give all the information which we need to process your application. You only need to fill in a whole on-line form once. In your second or later years you will find all your details already on the form and you will only have to update anything that has changed.
- If you prefer, you can download an application from our website but make sure you read the notes that come with it. Depending on the sort of PC and printer you have, downloading can take some time.
- If you can't use our website you can pick up forms and guidance notes from schools, universities and colleges, or, contact us and ask us to send you them.
- If you are filling in a paper form make sure you fill it in carefully, use a BLACK pen and give all the details we ask for. If there are mistakes in your application or you have failed to fill in all the sections that apply to you, we may have to return the form to you. This will delay your application.
- You should send photocopies of any documents we need to see. Unless you specifically ask for them to be returned to you, we will normally destroy photocopies after we have dealt with your application.
- We aim to process correctly filled-in applications within 21 days of receiving them. We will assess your entitlement and send you an award notice that will tell you how much support you will get from us.
- It's your responsibility to make sure that your application has arrived. You can track its progress using the on-line services on our website. Please contact us if you do not receive an award notice within 28 days.

A Eligibility

To qualify for support with tuition fees and living costs, you must meet our residence conditions and you must be studying a course that we support. To qualify for a student loan for living costs, you must normally have been under 50 when you started your course. You may also qualify if you were aged 50 to 54, and you intend to take up employment when you finish your course. We will decide whether you meet our residence eligibility conditions.

A1 Residence eligibility

A1.1 General residence conditions

To meet the residence conditions, you must have been ordinarily resident in the United Kingdom, the Channel Islands or the Isle of Man for the three years immediately before the relevant date (the first day of the first academic year of the course). If you are not a UK or EU national, you must also have been settled in the UK (as set out in the Immigration Act 1971) on the relevant date. To find out about getting settled status, you can visit the Home Office website at www.ind.homeoffice.gov.uk or phone their helpline on 0870 6067 766. If you have not been living in the UK, you may still qualify depending on the circumstances.

You must also be ordinarily resident in Scotland on the relevant date, unless you are an English, a Northern Irish or a Welsh domiciled student taking a degree course in one of the Allied Health Professions. In this case, you must be ordinarily resident in your home country at the time you apply for your first year of grant, fees or loan.

If you are under 25 and not classed as being independent, we generally take your parents' circumstances into account when we assess your eligibility for support.

Eligibility at the beginning of a programme of study determines your eligibility for the duration of your studies (except for recognised refugees, or those who are granted Humanitarian Protection or who have Discretionary Leave, who can become eligible part way through their studies). This means that if you start your course while ineligible to receive support on residence grounds, you will continue to be ineligible for the rest of your course and for any other course of higher education you take immediately after that.

We will not normally treat you as being ordinarily resident in Scotland if your main purpose in being here has been to receive full-time education and that you would have otherwise been living elsewhere.

The **relevant date** depends on when your course starts. The dates for session 2006-2007 are as follows.

- **1 August 2006** for courses that start between 1 August 2006 and 31 December 2006.
- **1 January 2007** for courses that start between 1 January 2007 and 31 March 2007.
- **1 April 2007** for courses that start between 1 April 2007 and 30 June 2007.
- **1 July 2007** for courses that start between 1 July 2007 and 31 July 2007.

The residence eligibility conditions are complicated and we may have to ask you for more information. If you are in any doubt about your residence status, you should contact us for advice. Our contact details are in section E.

A1.2 Students who do not meet the general residence conditions

Students who do not meet the usual residence conditions for support set out above **may** still be eligible for support in certain circumstances. Support may be available to:

- **British nationals returning from work** in other member states of the European Union (EU) or from elsewhere in the European Economic Area (EEA) and Switzerland;
- nationals of other EU and EEA countries, who have been granted **permanent residence** in the UK, and their husbands, wives or civil partners and children or stepchildren.
- nationals and husbands, wives or civil partners of nationals of other EU member states, and Iceland, Norway, Liechtenstein and Switzerland, who have **migrant worker** status or whose parents are, or have been, migrant workers in the UK;
- people recognised as **refugees** by the British Government, and their husbands, wives or civil partners and children or stepchildren;
- people who have been granted **exceptional leave to enter or remain, humanitarian protection or discretionary leave** in the United Kingdom, and their husbands, wives or civil partners and children or stepchildren; and
- anyone who is under 18 and has been granted **temporary protection**.

Write to us for more information if you think you may be eligible.

A1.3 EU students

European Union students are entitled to apply for fees. You may qualify for support with your tuition fees if you meet all of the following conditions.

- You are an EU national, or the child or stepchild of an EU national.
- You have been ordinarily resident in a member state of the EU or elsewhere in the EEA and Switzerland for the three years immediately before the relevant date.
- You are taking a course of full-time study in Scotland and plan to graduate in Scotland.

We will consider students from countries joining the EU for support from the date their home country joins.

You will be able to get more advice by phoning us on + (44) (0)845 111 1711 or by e-mailing us at saas.geu@scotland.gsi.gov.uk.

A2 Course eligibility

Support is available to eligible students who are on full-time HNC, HND, degree or equivalent courses. It is also available for a PGCE, PGDE and a PGDipCE.

A2.1 Full-time courses

The **main groups** of **full-time** courses the Students' Allowances Scheme cover are in the list below.

- Validated first-degree courses at institutions in Great Britain and Northern Ireland, at Trinity College in Dublin and at the colleges of the National University of Ireland (University College, Dublin, University College, Cork, University College, Galway and Maynooth).
- One-year courses leading to a Higher National Certificate (HNC).
- One-year courses leading to a Certificate in Higher Education.
- One-year courses leading to a Diploma or an Advanced Diploma.
- Courses leading to a Higher National Diploma (HND).
- Courses leading to a Diploma in Higher Education (Dip HE).
- Courses leading to a qualification that gives professional registration in one of the Allied Health Professions. These include speech and language therapy, occupational therapy, physiotherapy, radiography, podiatry (chiroprody), orthoptics, dental hygiene, dietetics, prosthetics and orthotics. Students on these courses receive different support arrangements from other undergraduates. Please see section C6 for information on Scottish Executive Health Department (SEHD) bursaries and loans for these courses.
- Courses leading to Certificates and Diplomas in Social Work taken as a first course. Awards for postgraduate social work courses in Scotland are the responsibility of the Scottish Social Services Council (SSSC). Their address is Compass House, Discovery Quay, 11 Riverside Drive, Dundee, DD1 4NY (phone 0845 6030891). Contact them direct for more information. Their website is www.sssc.uk.com and their e-mail address is enquiries@sssc.uk.com
- Certain advanced courses of study at theological colleges. Please contact us for more information.
- Postgraduate Certificates in Education (PGCE), Professional Graduate Diplomas in Education (PGDE) and Postgraduate Diplomas in Community Education (PGDipCE).
- Certain courses at privately-funded institutions including those chosen for support by the Department for Education and Skills (DfES) at institutions in England and Wales. Contact us or the institution for advice.

A2.2 Foundation courses

Support is available for certain preliminary or foundation courses which will prepare you for degree-level study, as long as you meet the following two conditions.

- You enrol for the whole course and not just the foundation year.
- The institution concerned treats the foundation year (even though it is optional) as a necessary part of the degree course.

A2.3 Sandwich courses: students on placements

If you are eligible, you can get support if you take a sandwich course leading to an HND, a degree or an equivalent qualification. Sandwich courses are of alternate periods of full-time study and periods of practical experience. You will find more information about support for students on sandwich courses in section B.

A2.4 Courses not covered by this guide

The **main groups** of courses not covered by the arrangements set out in this guide are in the list below.

- School-level courses
- National Diplomas
- National Certificates
- Advanced Certificates
- City and Guilds of the London Institute courses
- Nurse-education and training courses. You can get information about bursaries for nursing and midwifery courses from:

National Board for Nursing, Midwifery and Health Visiting for Scotland
22 Queen Street
Edinburgh
EH2 1NT.
Phone: 0131 220 8660
Website: www.nes.scot.nhs.uk

- Post-registration nursing degrees
- Training for Work courses funded by Local Enterprise Companies
- All part-time courses, correspondence and distance-learning courses, including those the Open University offer. We also do not cover periods of full-time study which are part of an Open University course by these arrangements. If you are studying a part-time higher education course or a distance-learning course, you may be able to apply to us for a part-time loan of £500 a year for study-related costs. You can get an application form (PT1) from our website. You may also be eligible to apply for the Disabled Students' Allowance (see section B4.6). Visit our website for more details.
- The Open University will tell you about the support available for its courses. Please contact:
The Open University
Central Enquiry Service
PO Box 200
Milton Keynes
MK7 6YZ.
Phone: 01908 653231
Website: www.open.ac.uk

If you are taking one of the courses above, other than nursing, please go to section D for information on other sources of financial help.

A3 Previous study

A3.1 How previous study affects tuition fees

We will not usually pay your tuition fees if you have previously been on a full-time higher education course at HNC, HND, degree or equivalent level, and had help from public funds to do so.

If you are studying in Scotland, and you are returning after a break in study of one year or more, you may be eligible to apply for some of your fees. If your college or university are charging you more than the standard £1,200 fee you can apply to us to pay the difference between the normal standard tuition fee of £1,200 and the higher tuition fee of £1,700 (£2,700 for medicine).

The rules relating to support are complicated. If you are in any doubt about your entitlement, you should contact us as soon as possible for advice. The main points to remember are as follows.

- We will not support you for an HNC course if you already hold a qualification at HNC or HND level (or above), for which you received support from public funds.
- We will not pay the standard tuition fees for a degree if you have previously taken an Advanced Diploma course, for which you received support from public funds.
- If you have completed a course leading to an HND, a Diploma in Higher Education, or certain other two-year full-time courses of higher education, you may qualify for full tuition fee support for the second and any following years of a degree course.
- If you have completed a degree course with support from public funds and would like to study one of the Allied Health Professions, you may qualify for the current Scottish Executive Health Department (SEHD) support package for the first two years from the time you enter the course. Contact us for more information.
- If you have received tuition-fee funding, we will not normally pay the standard tuition fee for periods of study you have to repeat, or for any extension to the minimum length of the course. However, we will consider individual requests for repeated or extended periods of support for medical or strong compassionate reasons, such as the death or serious illness of a close relative. We will need written evidence to support your request.
- If you change course, or institution after receiving tuition fees for more than one year, your entitlement to more payments will be limited. We will pay the standard tuition fees for the minimum length of your new course or the minimum length of your old course, whichever is longer, less the period of support you have already received.

If your entitlement is not enough to cover the full length of your new course, the support will be available for the later years of the course. For example, if you have had support for two years of a five-year course, you are entitled to another three years' support. If you then transfer to year one of a new four-year course, you will receive support for the last three years of your new course only, so you will not receive support during the first year of your new course.

We strongly advise you to contact us before you change your course if you already hold a qualification at HNC, HND, degree or equivalent level, which you gained without support from public funds. You may qualify for support to take a second full-time course at the same level.

Postgraduate Certificates of Education (PGCE), Professional Graduate Diploma in Education (PGDE) and Postgraduate Diplomas in Community Education (PGDipCE)

If you begin a PGCE, PGDE or PGDipCE course in Scotland in 2006-2007, immediately after completing your degree, you will be liable for the new higher fee of £1,700. We will pay your tuition fees direct to your college or university if you are eligible. If you are studying in a UK institution outside Scotland, you will be entitled to apply for the non income-assessed loan for tuition fees and the £2,000 Students' Outside Scotland Bursary.

If you have previously taken a postgraduate course, including teacher training, with or without support from public funds, or if your first degree has qualified you for a profession (for example, accountancy, architecture, engineering, medicine, nursing, ministers of religion and priests, physiotherapy or podiatry), we will not normally give you full funding for a second postgraduate course. This is not a full list, if you want to know if your first degree qualifies you with a profession, please contact us.

Your entitlement to tuition fees and (if these apply) the Bursary or Additional Loan may be affected. However, you can apply for the student loan and supplementary grants (if these apply).

But the following applies.

- If you have taken a course which qualified for an advanced research-level postgraduate award, you can still apply for support for a vocational postgraduate award.
- There is an exception in the case of teacher training for certain priority secondary school subjects in Scotland. Students taking PGCE or PGDE courses in these subjects may receive an award no matter what their previous postgraduate or undergraduate study. This concession is available once only. The subjects covered are mathematics, English, Gaelic, modern languages (French, German, Italian and Spanish), physics, technological education, art, chemistry, drama, geography, music, physical education, religious education, home economics and primary.

A3.2 How previous study affects the student loan, supplementary grants, Bursary and Additional Loan

Previous study does not affect your entitlement to a student loan for living costs (see section B2) or to appropriate supplementary grants (see section B4). You can apply for this help even if you have received previous support for a full-time higher education course.

Previous study does affect your entitlement to the Bursary and Additional Loan (as appropriate). **You may not receive the Bursary or the Additional Loan during any session when we do not pay the standard rate of your tuition fees.**

A4 Age eligibility

A4.1 All students

Tuition fees

All students are entitled to apply for tuition fees, whatever their age, as long as they are otherwise eligible.

Student loan for living costs and supplementary grants

- If you are **under 50** on the first day of the first academic year of your course, you will be entitled to apply for supplementary grants and loans for living costs, as long as you are otherwise eligible.
- If you are **aged 50 to 54** on the first day of the first academic year of your course, **and** you plan to return to employment after you finish your course, you will also be able to apply for a student loan for living costs (see section B2). We will ask you to sign a 'declaration of intent' on the application form. You will also be able to apply for supplementary grants. If you change course and are aged 55 or over at the start of your second course, your entitlement to the student loan for living costs will be affected. You should contact us for more information.
- If you are **aged 50 to 54** at the start of your course and you **do not** plan to return to work, or if you are **aged 55 or over** at the start of your course, you are not eligible for living-cost support through loans. However, you can still apply for the supplementary grants.

A4.2 Students who started studying in Scotland in 2001-2002 or later

Young Students' Bursary

If you are **under 25** at the start of your course and you do not meet any of the other conditions for independent status (see section B3.3), you may also apply for the Young Students' Bursary (see section C2.3) and the Additional Loan (see section C2.4), as long as you are otherwise eligible.

If your parents are not alive, we will consider you to be an independent student. If you are under 25, you will still be eligible to receive the Young Students' Bursary and Additional Loan.

You can also apply for money from the hardship funds (see section D).

A4.3 Students who started studying outside Scotland in 2002-2003 to 2005-2006

Young Students' Outside Scotland Bursary

If you are **under 25** at the start of your course and you do not meet any of the other conditions for independent status (see section B3.3), you may also apply for the Young Students' Outside Scotland Bursary (see section C4.3), as long as you are otherwise eligible.

If your parents are not alive, we will consider you to be an independent student. If you are under 25, you will still be eligible to receive the Young Students' Outside Scotland Bursary.

A4.4 Students who started studying outside Scotland in 2006-2007

Students' Outside Scotland Bursary

Young and mature students can apply for the Students' Outside Scotland Bursary (see section C5.3), as long as you are otherwise eligible.

If you are **under 25** at the start of your course and you do not meet any of the other conditions for independent status (see section B3.3), you may also get the Additional Loan (see section C5.4), as long as you are otherwise eligible.

If your parents are not alive, we will consider you to be an independent student. If you are under 25, you will still be eligible to get the Additional Loan.

A5 Your academic performance and behaviour

We can hold back support if your behaviour or performance on the course is not satisfactory.

B Financial support – General information

The support that you may get depends on when you entered higher education (or when you returned to higher education after a break in study of one year or more), where you are studying, the course you want to do and your personal circumstances.

You can get a quick guide to what's available in the table below by looking at the year you entered your course of study, or the year you returned after a break of a year or more.

| | Studying in Scotland | | | Studying in a UK institution Outside Scotland | | |
|--|---------------------------|---------------------------|------------------------|--|---------------------------|------------------------|
| | 1998-1999 to 2000-2001 | 2001-2002 to 2005-2006 | 2006-2007 and later | 1998-1999 to 2001-2002 | 2002-2003 to 2005-2006 | 2006-2007 and later |
| Tuition fees | | | | | | |
| Free tuition fees* | ✓ | ✓ | ✓ | X | X | X |
| Income-assessed fees* | X | X | X | ✓ | ✓ | X |
| Loan for fees* | X | X | X | X | X | ✓ |
| Living costs | | | | | | |
| Loan | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| YSB* | X | ✓ | ✓ | X | X | X |
| YSOB* | X | X | X | X | ✓ | X |
| SOSB* | X | X | X | X | X | ✓ |
| Additional loan* | X | ✓ | ✓ | X | X | ✓ |
| Grants | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Travel | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Graduate Endowment | | | | | | |
| Liabe | X | ✓ | ✓ | X | X | X |
| Other sources of financial help | | | | | | |
| Hardship funds | ✓ | ✓ | ✓ | X | X | X |
| Access to learning funds | X | X | X | ✓ | ✓ | ✓ |
| Financial Contingency fund | X | X | X | ✓ | ✓ | ✓ |
| Childcare funds | ✓ | ✓ | ✓ | X | X | X |

* We will not pay this if you have previously been on a full-time higher-education course and had help from public funds to do so.

You can get more detailed information on the financial support you might get by reading the following.

- **Sections B1 to B3** give information that applies to all students.
- **Section B4** gives information on the supplementary grants that may apply to you.
- **Section C1**, if you are studying at a **Scottish institution** and entered higher education in session **1998-1999 to 2000-2001**.
- **Section C2**, if you are studying at a **Scottish institution** and are a new student, or you entered higher education in session **2001-2002 or later**.
- **Section C3**, if you are studying at a **UK institution outside Scotland** and you entered higher education in session **1998-1999 to 2001-2002**.
- **Section C4**, if you are studying at a **UK institution outside Scotland** and you entered higher education in session **2002-2003 to 2005-2006**.
- **Section C5**, if you are studying at a **UK institution outside Scotland** and you are a new student, or you are entering higher education after a break in study of a year or more.
- **Section C6**, if you are studying a course in one of the **Allied Health Professions**, or you are continuing on a degree course in **nursing or midwifery that you entered in 2000-2001 or earlier**, or you are in the fifth or a later year of study on a **medicine or dentistry** course.

B1 Tuition fees

You may not be entitled to tuition fees if you are repeating any period of study. Your application for us to pay your tuition fees is only valid for one academic session so you must make sure that you apply every year. The award notice we send you will tell you what fees we will pay. Your institution will ask you to pay the tuition fees straight to them if you have not applied to us to pay them on your behalf. Normally we can only consider an application for tuition fees if we receive it before the closing date (which is 30 June 2007 for courses which start in autumn).

- **Studying in Scotland**

Eligible Scottish domiciled students and EU students, studying at an institution in Scotland, are entitled to free tuition. We will not usually pay your tuition fees if you have previously been on a full-time higher education course and had help from public funds to do so (such as those who already have a degree or those who are repeating a period of study). However, if you have had a break in your study of a year or more and your college or university are charging you more than the standard £1,200 fee, you can apply to us to pay the difference between the normal standard tuition fee of £1,200 and the higher tuition fee of £1,700 (£2,700 for medicine). You may not receive the Bursary or the Additional Loan during any session when we do not pay the standard rate of tuition fees.

- **Studying in a UK institution outside Scotland**

If you started your course of study in 2005-2006, or earlier, you may have to pay up to **£1,200** towards your tuition fees. We expect you to make a contribution depending on your own income and that of your parents or your husband, wife or civil partner, as appropriate. Some may have to pay all of their fees, and some may have to pay part (and we will pay the balance, up to £1,200).

If you begin your course of study in 2006-2007, or are returning after a break in study of a year or more, you may have to pay up to **£3,000** towards your fees. You can choose to take out a student loan to pay your fees. The amount of loan you can get does not depend on your own income and that of your parents or your husband, wife or civil partner, as appropriate. If you are not entitled to apply for your tuition fees, for example if you are repeating any period of study, you will not be entitled to apply for a loan to pay them.

If you are studying in a UK institution outside Scotland, and you are eligible to apply for a loan to pay your fees, you must apply for your loan before 31 December 2006 if your course starts in the autumn (this will be 31 March 2007, 30 June 2007 or 31 July 2007 if your course starts later).

B1.1 The standard rate of tuition fees

The standard rate of tuition fees at publicly-funded institutions depends on where you are studying and when you entered your course.

- **Studying in Scotland**

The standard rate of fees will be set at **£1,200**. If you started your course of study in 2005-2006, or earlier, the standard rate of fees for HNC, HND, Degree or equivalent courses will be set at **£1,200**. If you start your course of study in 2006-2007, or you are returning after a break in study of a year or more, the rate may be higher than the standard rate. The fees we will pay are shown below.

HNC, HND, or equivalent **£1,200**
Degree or equivalent **£1,700**
Medicine course **£2,700**

- **Studying in a UK institution outside Scotland**

If you started your course of study in 2005-2006, or earlier, the standard rate of fees will be set at **£1,200**. If you begin your course of study in 2006-2007, or are returning after a break in study, you may have to pay up to **£3,000** towards your fees.

- **Tuition fees 'cut-off' date**

We pay tuition fees direct to publicly-funded institutions for all eligible students who are attending their course at a specific 'cut-off' date (for example, 1 December for courses which start in autumn). Whether or not we pay fees will depend on whether students are attending their course on or after the cut-off date. We will not pay tuition fees for students who withdraw before this date.

The cut-off dates for session 2006-2007 are as follows.

- **1 December 2006** for courses which start between 1 August 2006 and 31 December 2006.
- **1 March 2007** for courses which start between 1 January 2007 and 31 March 2007.
- **1 June 2007** for courses which start between 1 April 2007 and 30 June 2007.

If you transfer to another course or institution, we will pay the fee for the course and institution you are attending on the cut-off date. If your college or university charges a higher rate of fee for your new course, we will not pay the difference.

Your college or university may charge you for tuition fees if you are not eligible for us to pay them.

B1.2 Tuition fees that are different from the standard rate

Sometimes an institution may charge fees that are different from the standard rates. **If you are not sure about the fees that your institution will charge, you should check with them before you accept the place they have offered you.** The most common are as follows.

- **Tuition fees for non publicly-funded institutions**

The fees are generally higher and **we will not pay the full costs**. In particular, we will limit the fees for courses which are chosen for support by the Department for Education and Skills (DfES). You will have to pay the difference if your institution charges you more.

If the **non publicly-funded institution** is in Scotland, we will pay £1,130 in session 2006-2007. If the **non publicly-funded** institution is in a UK institution outside Scotland, we can pay £1,130 if you started your course of study in 2005-2006, or earlier. If the **non publicly-funded** institution is in a UK institution outside Scotland, you can apply for a non income-assessed loan of up to £3,000 if you begin your course of study in 2006-2007, or are returning after a break in study of a year or more.

- **Tuition fees for students from abroad**

Institutions can charge a higher fee to those they consider to be 'overseas' students. This may be a UK national who has been living abroad for a number of years or a non-UK national who now lives in the UK. They do not base the conditions on nationality only but on the place of ordinary residence on the first day of the first academic year of the course. In order to qualify for fees at the lower 'home' standard rate of tuition fees, students must show a relevant connection with the UK. Tuition fees for overseas students can be around £4,000 to £15,000 a year. If you are not sure about the fees that your institution will charge, you should check with them before you accept the place they have offered you.

- **Tuition fees for sandwich courses**

If your course involves a compulsory sandwich placement period in session 2006-2007, the fee payable will depend on whether your placement lasts for the full or part year. If you are on a placement for part of the year and are studying at your home institution for the rest of the year, the highest fee that either we or you should pay (whichever applies) is the standard rate for the level of course you are doing. If you are on a placement for the full year, your institution will charge 50% of the standard rate of fee for the level of course you are doing. Depending on the course and the institution this could be anything from £600 up to £1,500. This is a contribution towards the cost the institution has to pay for administrative and any other arrangements relating to the placement.

- **Tuition fees for courses intended for graduate entry**

Tuition fees for these courses may be much higher than the standard rates that we pay. If you are eligible for us to pay your fees we will limit the amount we pay on your behalf to the appropriate standard rate. Students who have already received support towards fees for their first degree will not normally receive more support for fees for a second degree or one specifically designed for those holding a degree or an equivalent qualification. However, if you are studying in Scotland, have had a break in your study and your college or university are charging you more than the standard £1,200 fee, you can apply to us to pay the difference between the normal standard tuition fee of £1,200 and the higher tuition fee of £1,700 (£2,700 for medicine).

We can make an exception if you want to take a second degree in medicine or dentistry or if you want to train for the ministry or priesthood. The highest fee that we can pay in cases like this is the standard rate for the level of course you are studying. If you are taking a course in medicine or dentistry, you will only receive full support towards fees from the fifth year of study on your course. If you are training for the ministry or priesthood, we will assess you individually.

- **Tuition fees for studying abroad**

If your course involves a compulsory period of study abroad or you choose to study abroad under a voluntary arrangement, the fee we will pay is 50% of the standard rate of fee for the level of course you are doing. Depending on the course and your UK institution this could be anything from £600 up to £1,500. This is a contribution towards the cost the institution has to pay for administrative and any other arrangements relating to your study abroad.

B2 Student loans for living costs

For most students, the main support for living costs will be through the student loan, which will be partly income-assessed. You can get more information on the amount of loan you can get in section C.

B2.1 Eligibility for a loan for living costs

To be eligible for a loan, you must:

- be studying on a full-time course that qualifies for a loan; and
- meet the same residence eligibility conditions as for the Students' Allowances Scheme; and
- not break any obligation to repay any loan; and
- be under 50 on the first day of the first academic year of your course; or
- be aged 50 to 54 and plan to return to employment after completing the course.

They are generally available for all full-time higher education courses, up to degree level, at publicly-funded institutions. They are also available for certain courses at privately-funded or NHS colleges.

You cannot get a loan if you are:

- studying a course of further education (for example an NC)
- studying a postgraduate course (except a PGCE, PGDE or a PGDipCE); or
- a nursing student and you receive support from the Nursing and Midwifery Bursary Scheme.

We will be able to tell you if loans are available for your course.

B2.2 How to apply for a loan

You can apply to us for a loan on-line or you can fill in the application form SAS 3. You should apply at the same time as you apply for support with your tuition fees, the bursary or any grants you may be entitled to, but you can apply later. You can apply for the total amount you are entitled to or a smaller amount. If you want, you can just apply for the non income-assessed amount, in which case your parents or husband, wife or civil partner will not need to give us details of their income. You can make top-up applications during the academic year if you did not take out your full entitlement.

If you want a loan you must give us specific information when you apply. We will pass these details to the SLC so they can pay your loan. You **must** give us the following.

- The sort code and account number of your bank or building society. You **must** tell the SLC and us immediately if you change your bank or building society details.
- Your National Insurance number if you have one. If you do not provide one, or tell us why you don't have one, there may be a delay with your first instalment. SLC will contact you about this and may not pay any future loan instalments if you do not give them the information they need.
- The names and addresses of two contacts. The contacts should not live at the same address as each other. The SLC will only use this information if they lose contact with you. Otherwise, they will not contact the people you mention to ask for a reference or to act as guarantors for the loan. You should ask for permission to use their names.

B2.3 How we process your loan application

We will assess your entitlement, send you an award notice and send your loan information electronically to the SLC. They will then set up your loan account and send you a loan payment schedule. It is important that you keep all the documents you receive. You will need to take them with you when you enrol at the start of your course to get the first instalment of any money due to you.

The SLC will pay your loan in instalments, as appropriate. SLC will pay instalments straight into your bank or building society account. If you apply after the start of your course, they will pay your loan in one, two or three instalments, depending on when you apply. The SLC will confirm how and when they will pay you when they send you a loan payment schedule.

You can get more information from the SLC about how they pay your loan. You should send any correspondence about your student loan account to the SLC.

From 2007-2008, there will be a change to the way we handle your application for a student loan. We will no longer send your loan information to the Student Loans Company (SLC) while you are studying. Instead, we will maintain your loan account and pay your loan instalments. After you leave your course we will electronically send your information to SLC and they will work with HM Revenue and Customs to collect repayments.

B2.4 Where to find the Student Loans Company (SLC)

The Student Loans Company Ltd
100 Bothwell Street
Glasgow
G2 7JD
Phone: 0800 405010 (calls are free)
Website: www.slc.co.uk

B2.5 General loan amounts

The amount of loan you can get depends on:

- what course you are taking;
- where you live while you study; and
- your, your parents' or your husband's, wife's or civil partner's income.

The loan covers 52 weeks from the first day of the academic year of your course (except in a final year of study, for which there are special rates). You can get more information on the amount of loan you can get in section C.

In general, the maximum amounts for courses that last for 30 weeks are:

- £3,405 if you are living in your parents' home;
- £4,300 if you are living away from home and studying outside London; or
- £5,305 if you are living away from home and studying in London.

You can get extra loan payments for each week you have to study on the course over 30 weeks and three days. Any extra payments are income-assessed. The amounts that we can pay are as follows.

- £51 if you are living in your parents' home.
- £77 if you are living away from home and studying outside London.
- £98 if you are living away from home and studying in London.

If you are an independent student living in your parents' home, you may apply for the rate of loan payable to students who live away from home during term-time. You can also apply for this rate if your parents have a low income. You should contact us if you want to apply for this.

B2.6 Loan for studying abroad

We do not normally fund students who are taking all of their course at a foreign institution. However, if you are taking a course in the UK and have to study on a **compulsory** basis at an educational institution outside the UK, or you choose to take a **voluntary period of study abroad as part of an ERASMUS exchange**, then funding is available. **Compulsory** study is a period of time at an institution outside the UK which is an essential requirement of your course, and without completing this period of study you will not be able to graduate. You are entitled to no more than one academic year's funding for study abroad. You are entitled to an income-assessed loan payable at the rate of loan appropriate to the country you have to study in. See the list of countries in table A below. You can also apply for support with any other living costs, travelling expenses and medical insurance.

If you choose to take a **voluntary** period of study abroad as part of your course that is **not** part of an ERASMUS or similar exchange, and it does not extend the minimum period needed to complete the course in the UK, you can apply for a student loan. You can receive the loan available for students living outside their parents' home. You can also apply for support with living costs, but you cannot get support for any costs relating to travelling expenses or medical insurance, or the Disabled Students' Allowance.

Table A – Category of country

| | |
|-----------------------|---|
| Higher-cost countries | Japan and Switzerland |
| High-cost countries | Austria, Finland, France (not including the Departements-d'outres of French Guyana, Guadeloupe, Réunion and Martinique), Germany, Hong Kong, Iceland, Indonesia, Israel, Luxembourg, the Netherlands, Norway, the Republic of Ireland, countries of the former Soviet Union, Sweden, Taiwan and USA |

We pay the rate of loan for all other countries at the same rate as for those students living away from their parents' home during term-time. The following rates are for courses that last for 30 weeks.

- £6,245 for higher-cost countries.
- £5,255 for high-cost countries.
- £4,300 for all other countries.

We make extra loan payments for each week you have to study on the course over 30 weeks and three days. Any extra payments are income-assessed. The amounts that we pay are as follows.

- £139 for higher-cost countries.
- £107 for high-cost countries.
- £77 for all other countries.

B2.7 Repaying the loan

You can get more information about how you repay your loan from the SLC or in the booklet 'Student Loans: Guidance on Terms and Conditions'. You can download the booklet from our website or you can ask us to send you a copy.

You will not have to start repaying your loan until the April after you graduate or leave your course. The SLC will expect you to repay 9% of your annual income over £15,000. You will not have to repay your loan over a fixed period.

The SLC will work with HM Revenue and Customs to collect repayments. Your employer will take your repayments from your salary and these will show on your pay statement. If you are self-employed, HM Revenue and Customs will collect repayments from you through the self-assessment system. The SLC will make alternative arrangements to collect your repayments direct if you do not pay UK income tax.

Interest on the amount you owe will be linked to inflation – in line with the retail price index (RPI) – so the value of the amount you pay back will be about the same in real terms as the value of the amount you borrowed. This will apply as long as the loan lasts and will include any time when you are not studying or not repaying the loan, as well as when you are repaying the loan. If you have kept up your repayments, the SLC will usually cancel any loan you still owe when you reach 65.

Table B – Repaying the loan

| Annual gross income | | Repayments | | |
|---------------------------------------|--------------------------|-----------------|------------------|-----------------|
| Annual income (after deductions) £ | Income over £15,000 £ | Every year £ | Every month £ | Every week £ |
| 15,000 | 0 | 0 | 0 | 0 |
| 17,000 | 2,000 | 180 | 15 | 3 |
| 20,000 | 5,000 | 450 | 37 | 9 |
| 25,000 | 10,000 | 900 | 75 | 17 |
| 30,000 | 15,000 | 1,350 | 112 | 26 |
| 35,000 | 20,000 | 1,800 | 150 | 35 |

B3 Contributions and income assessment

All support (not including the Disabled Students' Allowance, tuition fees in Scotland and a part of the student loan) depends on the level of your income and, if this applies, your parents' or husband's, wife's or civil partner's income. We will assess what contribution you, your parents or husband, wife or civil partner should make to your tuition fees and living costs, as appropriate. Once we have worked out the contribution, we will apply it to your student support in the following order.

- Tuition fees (only if you are studying at a UK institution outside Scotland and started your course of study before 2006-2007).
- Any income-assessed grants due to you.
- The income-assessed part of the student loan.
- Any travelling expenses due to you.

We will also use the gross family income (less certain allowable deductions) to work out your entitlement to the Bursary and the Additional Loan, as appropriate.

B3.1 Your own income

If you are applying for a grant, a loan or tuition fees, you must make a formal declaration of your total income from all sources during the academic year.

Income you earned by working during the year will not normally affect your grant or loan, however much you earn, or whether you work during term-time or the holidays. However, if you are taking a PGCE, a PGDE or a PGDipCE in England or Wales, and are receiving a training allowance (student salary), we will treat this income as sponsorship income.

We will ignore income from scholarships or sponsorship up to £4,570. Anything over this amount will reduce your entitlement. This also applies if you are on release from your employment with pay to do the course.

Unearned income over the limits set out below may reduce your entitlement. When we work out the total of your unearned income, we:

- disregard (ignore) Child Benefit;
- disregard any income from student loans or hardship funds;
- disregard any State Pension, or pension benefit or allowance paid because you have a disability or an incapacity, plus any War Disablement Pension and War Widow's Pension;
- disregard any pension payable to a student over the age of 50;
- deduct any income tax and National Insurance contributions that you pay;
- disregard the first £3,680 of other pension income you receive; and
- disregard the first £2,205 of trust income of students with no living parents.

We also ignore the first £970 of any income you have left. We will then reduce your entitlement to support, pound for pound.

We may allow any financial commitments you have in place before the start of the course, which qualify for income tax relief, against your income. Or, you can claim these expenses as 'disregards' against the income of your husband, wife or civil partner for assessing your entitlement to the Dependants' Grant.

B3.2 Your parents' contribution

Under the Family Law (Scotland) Act 1985, parents have a general obligation to support their children, depending on the particular circumstances of the case. This obligation also applies to children over 18 and up to 25 who are in further or higher education or training.

We treat the parents' contribution as part of each student's support, and we will reduce the amount we pay by the amount of the parents' contribution we assess. **Parents do not have to give us details of their income, but without income details we cannot assess the parents' contribution.** In these circumstances, we cannot make income-assessed loan or grant payments. If you are studying on a course at a UK institution outside Scotland that started before 2006-2007, we cannot pay your tuition fees either.

The parents' contribution we assess will be on your award notice that we send you. We will not tell your parents separately about the amount we expect them to contribute. If your parents need to know what their contribution is, you can show them your award notice or they can contact us.

We do not take a step-parent's income into account unless the student is legally adopted by them.

B3.3 Independent status

We do not expect your parents to contribute if you meet at least one of the following conditions.

- You have reached 25 before the start of the academic year we are assessing you for.
- Your parents are no longer alive.
- You were married or entered a civil partnership agreement before the start of the academic year we are assessing you for.
- You have supported yourself from earnings or benefits for any three years before the first day of the first academic year of your course. This can include periods when you were:
 - receiving benefit as a person looking for employment;
 - in training under a government training programme;
 - receiving any pension, allowance or other benefit for maternity, sickness or injury;
 - receiving an advanced research-level postgraduate award; or
 - caring for a dependant who was under 18.

We cannot normally count periods when you were in full-time education towards the period you supported yourself.

If any of the conditions above apply to you, we will treat you as an **independent** (or a mature) student and we will not assess a contribution from your parents. We will also not assess a contribution from your parents if:

- your parents cannot be found;
- your parents live overseas and assessing a contribution would place them in danger (the parents of refugees are most likely to be affected in this way);
- you have been in the care of a local authority or voluntary organisation, or under a custodianship order, for the three months immediately before your 18th birthday (or immediately before the start of your course if you are under 18 when the course begins); or
- you have cared for a dependent child for at least three years before the first day of the first academic year of your course.

B3.4 How we work out the contribution from your parents

Unless we class you as an independent student, we will ask your parents to give us details about their financial resources. Whether we will expect them to contribute towards your living-cost support depends on their income after we deduct the following allowances.

- Domestic help – if both parents are disabled, we may disregard the cost in wages of domestic help up to £2,040.
- We may grant an allowance of £1,050 if one of your parents is also receiving a grant.

- Superannuation payments (payments towards a company pension scheme) that qualify for tax relief.
- Retirement annuity premiums (payments that your parents make to a personal pension scheme) that qualify for tax relief.
- Certain other items that are allowed as expenses or as charges for income tax purposes (this does not include payments made under a deed of covenant, Class 4 National Insurance contributions and professional membership fees).

Parents' contribution

Once we have made the relevant deductions and we know your parents' total income, we can assess their contribution. Table C below shows the parents' contribution for the levels of income shown.

Table C

| Income after deductions £ | Assessed contribution £ | Income after deductions £ | Assessed contribution £ | Income after deductions £ | Assessed contribution £ |
|------------------------------|----------------------------|------------------------------|----------------------------|------------------------------|----------------------------|
| 22,560 | 45 | 40,000 | 1,983 | 58,000 | 4,438 |
| 23,000 | 94 | 41,000 | 2,094 | 59,000 | 4,591 |
| 24,000 | 205 | 42,000 | 2,205 | 60,000 | 4,745 |
| 25,000 | 316 | 43,000 | 2,316 | 61,000 | 4,899 |
| 26,000 | 427 | 44,000 | 2,427 | 62,000 | 5,053 |
| 27,000 | 538 | 45,000 | 2,538 | 63,000 | 5,207 |
| 28,000 | 649 | 46,000 | 2,649 | 64,000 | 5,361 |
| 29,000 | 761 | 47,000 | 2,761 | 65,000 | 5,514 |
| 30,000 | 872 | 48,000 | 2,872 | 66,000 | 5,668 |
| 31,000 | 983 | 49,000 | 3,053 | 67,000 | 5,822 |
| 32,000 | 1,094 | 50,000 | 3,207 | 68,000 | 5,976 |
| 33,000 | 1,205 | 51,000 | 3,361 | 69,000 | 6,130 |
| 34,000 | 1,316 | 52,000 | 3,514 | 70,000 | 6,284 |
| 35,000 | 1,427 | 53,000 | 3,668 | 71,000 | 6,438 |
| 36,000 | 1,538 | 54,000 | 3,822 | 72,000 | 6,591 |
| 37,000 | 1,649 | 55,000 | 3,976 | 73,000 | 6,745 |
| 38,000 | 1,761 | 56,000 | 4,130 | 74,000 | 6,899 |
| 39,000 | 1,872 | 57,000 | 4,284 | 77,455 | 7,430 |

We do not assess a contribution for incomes below £22,560 after deductions. The assessed contribution is £7,430 for incomes above £77,455, after deductions.

The assessed parents' contribution may be less than the amount shown in table C if there are other dependent children in the family who are in further or higher education. In this case, we can reduce the parents' contribution by £180 for each child (except the student who is applying for support).

If brothers and sisters are receiving support, we make only one assessment of the parents' contribution for the family. We will reduce your parents' contribution by £180 for each of your brothers or sisters, and split the balance equally between the students receiving support.

Example – two students in the family with an assessed parents' contribution of £2,316

| | |
|--|--------|
| Parents' contribution | £2,316 |
| Less a deduction for a brother or sister | £180 |
| Balance | £2,136 |
| We split the parents' contribution of £2,136 between the two students. | |

It is important to tell us if any other member of your family is applying for support from the Postgraduate Students' Allowances Scheme, the Students' Allowances Scheme, or a bursary paid by a further education college. It is equally important to tell an education authority or further education college that another member of your family is applying for support from us. Students who are taking a course of further education and are under 18 will not be included in the joint assessment. We will reduce the parents' contribution by £180 for each student this applies to.

B3.5 How we work out the contribution from your husband, wife or civil partner

We will not expect your husband, wife or civil partner to contribute if a parents' contribution applies. We will work out your husband's, wife's or civil partner's contribution in the same way as we work out your parents' contribution.

If you are a married student, or you have entered a civil partnership, and your husband, wife or civil partner is disabled, we may disregard the cost in wages of domestic help up to £2,040.

Husband's, wife's or civil partner's contribution

Once we have made the relevant deductions and we know your husband's, wife's or civil partner's total income, we can assess the contribution. Table D below shows the husband's, wife's or civil partner's contribution for the levels of income shown.

Table D

| Income after deductions £ | Assessed contribution £ | Income after deductions £ | Assessed contribution £ | Income after deductions £ | Assessed contribution £ |
|------------------------------|----------------------------|------------------------------|----------------------------|------------------------------|----------------------------|
| 19,183 | 45 | 38,000 | 2,136 | 57,000 | 4,659 |
| 20,000 | 136 | 39,000 | 2,247 | 58,000 | 4,813 |
| 21,000 | 247 | 40,000 | 2,358 | 59,000 | 4,966 |
| 22,000 | 358 | 41,000 | 2,469 | 60,000 | 5,120 |
| 23,000 | 469 | 42,000 | 2,580 | 61,000 | 5,274 |
| 24,000 | 580 | 43,000 | 2,691 | 62,000 | 5,428 |
| 25,000 | 691 | 44,000 | 2,802 | 63,000 | 5,582 |
| 26,000 | 802 | 45,000 | 2,914 | 64,000 | 5,736 |
| 27,000 | 914 | 46,000 | 3,025 | 65,000 | 5,889 |
| 28,000 | 1,025 | 47,000 | 3,136 | 66,000 | 6,043 |
| 29,000 | 1,136 | 48,000 | 3,274 | 67,000 | 6,197 |
| 30,000 | 1,247 | 49,000 | 3,428 | 68,000 | 6,351 |
| 31,000 | 1,358 | 50,000 | 3,582 | 69,000 | 6,505 |
| 32,000 | 1,469 | 51,000 | 3,736 | 70,000 | 6,659 |
| 33,000 | 1,580 | 52,000 | 3,889 | 71,000 | 6,813 |
| 34,000 | 1,691 | 53,000 | 4,043 | 72,000 | 6,966 |
| 35,000 | 1,802 | 54,000 | 4,197 | 73,000 | 7,120 |
| 36,000 | 1,914 | 55,000 | 4,351 | 74,000 | 7,274 |
| 37,000 | 2,025 | 56,000 | 4,505 | 75,000 | 7,428 |

We do not assess a contribution for incomes below £19,183, after deductions. The assessed contribution is £7,430 for incomes above £75,015, after deductions.

B3.6 Estimating your parents' or husband's, wife's or civil partner's contribution

You can use the support calculator on our website at www.saas.gov.uk to get a better idea of your parents' or husband's, wife's or civil partner's contribution to your support. This basic support calculator shows examples of students applying to us for support. It does not carry out all the checks and calculations we do when we receive your application so you should only use it to get a rough estimate of the support you may be entitled to.

B3.7 How your parents' or husband's, wife's or civil partner's contribution affects your support

If the assessed contribution from your parents or husband, wife or civil partner is more than the income-assessed support due to you, you will receive the non income-assessed support only. We will apply the contribution to your support in the order as shown at B3.

B3.8 If your parents' or husband's, wife's or civil partner's income drops

Special arrangements can apply if your parents' combined income, or the income of your husband, wife or civil partner, for the tax or financial year in which the academic session begins is likely to be at least 15% less than for the previous tax or financial year. In that case, we may reassess your support based on their estimated income for the current year. We cannot do this if your parents' or husband's, wife's or civil partner's income changes from year to year because of their employment, investments and so on.

We can reassess your support if your parent or husband, wife or civil partner dies, if we used their income to assess your support.

Contact us for advice as soon as possible if this applies to you.

B4 Supplementary grants

There are supplementary grants to help with living costs. The extra support you can get depends on your personal circumstances. You do not have to pay back the supplementary grants unless you lose your entitlement to them.

B4.1 Dependants' Grant

You can claim this income-assessed grant for your husband or wife if you are legally married to them, or for your civil partner if you have entered a civil partnership agreement. You cannot claim this grant for another student. If your husband, wife or civil partner has any income, your entitlement may be affected. We will pay up to £2,455 to cover the full 52 weeks from the first day of the academic year of your course.

We will take account of any income your husband, wife or civil partner receives during the year. However, we will allow £1,075 against any income they have. The grant you are entitled to is the total of the Dependants' Grant less what is left of your husband's, wife's or civil partner's income after we have deducted the £1,075. If the income after £1,075 has been deducted is more than the total amount of Dependants' Grant, you will not receive a Dependants' Grant.

We pay the Dependants' Grant **provisionally** and we will reassess your Dependants' Grant when we receive confirmation at the end of the academic year of the actual income that your husband, wife or civil partner has received. If we reduce the Dependants' Grant after receiving this information, we will ask you to repay whatever you have received over your entitlement.

We will not pay Dependants' Grant for children but you could be entitled to more money through the tax credits. Anyone who is responsible for at least one child, whether or not they are in paid work, can apply for the Child Tax Credit. The Child Tax Credit will also passport free school meals, provided by your Local Education Authority.

You should contact HM Revenue and Customs on 0845 300 3900 to find out if you are eligible for the Child Tax Credit.

B4.2 Lone Parents' Grant

Special allowances for widowed, divorced, separated or single students bringing up children

The Lone Parents' Grant covers 52 weeks of the year from the first day of the academic year of your course. If you have at least one dependent child, extra support is available either as an extra grant of £1,210 or through us giving you more allowances against your income. Contact us for more advice.

B4.3 Additional Childcare Grant for Lone Parents

This is an extra grant for students who are receiving Lone Parents' Grant. If you have to pay all or part of the cost for registered or formal childcare, you can receive up to £1,130 a year, depending on the cost of childcare.

'Formal' childcare includes childminders, after-school clubs and providers of day-care and education. If you are getting your full childcare costs paid from other sources (for example, your institution) you should not apply for this grant.

You should tell us when you fill in your application form if you think you may be entitled to this support. We will send you another form to ask for details about your childcare provider and confirmation of the amounts you will pay. We will pay this grant in instalments every term, along with the Lone Parents' Grant.

B4.4 Paying the Dependants' Grant, Lone Parents' Grant or Additional Childcare Grant for Lone Parents in advance

These grants cover a period of 52 weeks from the first day of the academic year of your course. We usually make the first payment at the start of your course, but if this arrangement would cause hardship, please contact us and ask us to pay part of your grant early to cover the period from the first day of your academic year until the start of your course.

If you receive an advance payment because of hardship but then do not start your course, **you will have to repay the amount you have received.**

B4.5 Travelling expenses

You can claim travelling expenses for your course. This additional grant is income-assessed and the amount we will pay will depend on your, your parents' or husband's, wife's or civil partner's income. We will

not pay the first £155 of any claim (£80 if you are studying one of the Allied Health Professions) and will only pay for the most economical fares available for the type of transport used. If you need to buy a Student Railcard or bus pass to get the cheapest fares, we will pay the cost of this. **You should ask for and keep receipts as we may ask you to supply evidence that you have bought travel tickets.**

We will not normally pay air fares unless you live in Orkney, Shetland or the Western Isles and have to travel to study on the mainland. We will not accept claims for taxi fares, tips, car parking, sleeper berths, carrying luggage or bicycles, and food for the journey. We will not pay the travelling expenses of students whose parents live abroad. However, in these cases, we will consider applications for travel costs to and from the point of departure and arrival in the United Kingdom.

How to claim travelling expenses

You can fill in your application for travelling expenses on-line after the end of your first term, or you can choose to download a claim form from our website. We supply claim forms to institutions in December each year. You should apply to us as soon as possible after the end of the first term. We aim to pay approved expenses straight into your bank account within 21 days of receiving your form. It is important that you include your bank details on the SAS 3 form and remember to tell us immediately if the details change. The closing dates for receiving claims for travelling expenses for session 2006-2007 will be:

- **31 July 2007** for courses that start in the autumn term;
- **31 December 2007** for courses that start in the spring term; and
- **31 March 2008** for courses that start in the summer term.

Travelling expenses if you live at home

We will pay your approved travelling expenses up to the following limits, based on a standard 30-week course.

- Single students living at home – £790 (£945-£155)
- Independent students living in their own home – £930 (£1,085-£155)

If your course lasts longer than 30 weeks, we will pay up to £15 more for each extra week.

Travelling expenses if you live away from home

If you are living away from home, you may claim one return journey for each term or semester to and from your term-time address, as well as term-time travel to and from your institution. The most we will pay is £3 a day (£3.50 if you are studying in the London area) plus the cost of one return journey for each term or semester to and from your term-time address, less £155.

Travelling expenses for medicine and dentistry

If you are doing clinical training or electives (an optional course or hospital placement) within the UK, you may claim the full cost of any reasonable travelling expenses. This means that we may pay you more than the highest amounts we would normally pay. If you choose to do your clinical training or electives abroad, we will pay travelling expenses from your home to the point of UK departure.

Advance payments of travelling expenses

If you are suffering financial hardship and you have dependants or high travelling expenses, you may apply during the first term for an early payment of 50% of your expenses. If you want an advance payment, you must contact us with details of how much you spend on travel every week or month.

B4.6 Disabled Students' Allowance (DSA)

This allowance is not income-assessed. If you have a disability, you may claim for certain extra expenses which arise because you are on the course.

We have to confirm that you have a place on a course that we fund and that you are eligible for your main support from us such as your fees and living-cost support (loans and supplementary grants). Once we have confirmed that you are eligible for support from us, we can then consider you for the additional allowances such as DSA. This means that we cannot process a DSA application until we receive your application for your main support.

If you will not be applying to us for a student loan or for your fees, you must still be **eligible** to apply to us for support before we can consider a DSA application. If we are not paying your fees because of previous support and you do not want to apply for a student loan, you can still apply for support from the DSA only. However, if we are not paying your fees because you do not meet our eligibility requirements, you cannot apply for support from the DSA.

We will consider paying the following amounts.

- Up to £1,605 for any qualifying cost during the academic year.
- Up to £12,135 a year for non-medical personal help.
- Up to £4,795 for major items of specialist equipment (**this is a total amount for the course, not for each year of the course**).

You may also claim travelling expenses in the usual way (see section B4.5) and we may, in certain circumstances, pay you more than the highest amount we would normally pay.

If you need advice about equipment or other support, the disability adviser at your institution may be able to help you. Organisations like the Royal National Institute for Deaf people (RNID) and Royal National Institute of the Blind (RNIB) can make assessments. If you are still not sure about the equipment and help you need, we can refer you to an access centre.

We will pay for you to have a full needs assessment done by a recognised access centre, organisation or institution that has the necessary qualified staff to carry out the needs assessments.

You can get more information in the application form (DSA F/T or DSA D/O), which you can download from our website. Or, you can contact us for more advice.

B4.7 Vacation Grant for Care Leavers

We can pay a grant of up to £100 a week to help you with accommodation costs in the summer holiday if you were previously in care. If you were in care immediately before you started your course, or were in care when you finished your compulsory schooling, you may be eligible for this grant. You should tell us when you fill in your application form if you think you may be entitled to this support. We will send you a form to ask for more details.

B4.8 Returning overpaid grants

We have a duty to protect the public funds we handle. In your application, we will ask you to agree to repay any money which we have paid you but which you are not entitled to. You may need to refund any support you have received if:

- your circumstances, as described in your application, change;
- you fail to meet the conditions of support set out in the Students' Allowances (Scotland) Regulations 1999 (as amended);
- Scottish Ministers decide to revise the amount of your support; or
- Scottish Ministers find that you should not have received support.

You must tell us if there is any change in your circumstances which may affect any award due to you.

C Financial support – Specific information

C1 Support for students who are studying at Scottish institutions, who entered higher education between 1998-1999 and 2000-2001, and who are on a continuous programme of study

Eligible Scottish domiciled students and EU students, studying at an institution in Scotland, are entitled to free tuition. We will pay the **tuition fees** in full, up to £1,200. You may not be entitled to tuition fees if you are repeating any period of study.

The main living-cost support for Scottish domiciled students will be through a **loan**, which will be partly income-assessed. The loan rates are set out in table E.

There is also extra help with living costs through non-repayable **supplementary grants** for certain categories of students, such as single parents or those with a disability. Please see section B4 if you want more information.

You should apply to us to pay your tuition fees, your loan and any supplementary grants that you may be entitled to.

C1.1 Maximum support entitlement

The maximum amounts for courses that last for 30 weeks are:

- £3,405 if you are a dependent student living in your parents' home during term-time; and
- £4,300 if you are an independent student or you are a dependent student living away from your parents' home during term-time.

You can get extra loan payments for each week you have to study on the course over 30 weeks and three days. The amounts are as follows.

- £51 if you are living in your parents' home.
- £77 if you are an independent student or you are living away from home.

The loan covers 52 weeks from the first day of the academic year of your course (except in a final year of study, for which there are special rates).

C1.2 Loan amounts

The amount of loan you can get depends on the level of your income and, if this applies, your parents' or husband's, wife's or civil partner's income. We will assess what contribution we will make to your support as described in section B3. We will first apply any contribution to your support to any supplementary grants due to you. We will apply any outstanding contribution to the income-assessed part of the loan as shown in table E below.

Table E

| | Students living in a hall of residence or in lodgings | | | Students living in their parents' home | | |
|------------|---|----------------------|--------------------------|--|----------------------|--------------------------|
| | Maximum loan | Income-assessed part | Non income-assessed part | Maximum loan | Income-assessed part | Non income-assessed part |
| Full year | £4,300 | £2,275 | £2,025 | £3,405 | £2,050 | £1,355 |
| Final year | £3,735 | £2,135 | £1,600 | £2,975 | £1,945 | £1,030 |

We will pay the '**full-year**' rate of loan if you are in any year except the final year of a course which lasts more than one year. We will pay the '**final-year**' rate of loan if you are in the last year of your course or are studying an HNC or another one-year course.

Studying abroad

If you are studying abroad, the support you can get depends on whether or not the study is **compulsory** or **voluntary**. If your study is **compulsory** or is a **voluntary period of study as part of an Erasmus exchange**, you should see table A in section B2 to find out the category the country comes under, and table F below. If you are studying on a **voluntary** basis and it is not part of an Erasmus exchange, you will only get the rate of loan for living away from your parents' home. You will get some of the supplementary grants (not including travelling expenses and the Disabled Students' Allowance). You should see table E above.

Table F

| | Higher-cost countries | | | High-cost countries | | |
|-----------|-----------------------|----------------------|--------------------------|---------------------|----------------------|--------------------------|
| | Maximum loan | Income-assessed part | Non income-assessed part | Maximum loan | Income-assessed part | Non income-assessed part |
| Full year | £6,245 | £2,760 | £3,485 | £5,255 | £2,515 | £2,740 |

You can get extra loan payments for each week you have to study on the course over 30 weeks and three days. The amounts are as follows.

- £139 for a higher-cost country.
- £107 for a high-cost country.
- £77 for all other countries.

Sandwich courses: students on placement

If you are on a **full-year paid** placement, you can apply for a student loan but we will not pay the Young Students' Bursary, Additional Loan or supplementary grants. If **you must** take your placement **abroad**, you should see table A in section B2 to find out the category the country comes under. For the amount of loan you can get, you should see table G below.

If you are on a **full-year unpaid** placement (mainly in the public sector), you can apply for the full package available. This is made up of the income-assessed loan and supplementary grants (if this applies). For the amount of loan you can get, you should see table E.

If you are on a **part-year** placement, either **paid or unpaid**, and you will be spending at least 10 weeks in your home institution, you can apply for the full package available as explained above.

Table G

| Full year | Non income-assessed loan |
|-----------------------------------|--------------------------|
| Living in your parents' home | £1,615 |
| Living outside your parents' home | £2,105 |
| Higher-cost countries | £3,070 |
| High-cost countries | £2,585 |

C2 Support for students who are studying at Scottish institutions, who entered higher education in 2001-2002 or later, or are entering higher education after a break in study of one year or more

If you entered a higher education course in session 2001-2002 or later, you can ask for support towards your living costs and tuition fees.

Eligible Scottish domiciled students and EU students, studying at an institution in Scotland, are entitled to free tuition. We will pay the **tuition fees** in full. See section B1.1, to find out the level of fees we will pay.

Depending on your individual circumstances, Scottish students on full-time higher education courses at Scottish institutions can apply for a **bursary** (which you do not have to pay back) as well as a partly income-assessed **student loan**, for living costs.

What you get will depend on whether you are a 'young' or 'mature' student.

We will treat most school-leavers as 'young'. Even if you haven't left school recently, we will treat you as a 'young' student if you:

- were not 25 or over on the first day of the first academic year of the course; and
- were not married, or had not entered a civil partnership by the first day of the first academic year of the course; or
- have not been supporting yourself through earnings or benefits for any three years before the first day of the first academic year of your course.

If you do not fall into one of the categories shown above, we will treat you as a **mature student**.

- There is a **Young Students' Bursary (YSB)** of up to £2,455, which is available for all eligible young Scottish students from low-income families. As well as the main loan, you may also be eligible for the **Additional Loan** of up to £560 if you are eligible for the Young Students' Bursary.
- You may have to pay the **Graduate Endowment** when you finish your course. You can get more information in section C2.6.

There is also extra help available through **supplementary grants** for certain categories of students, such as single parents or those with dependants. Please see section B4 for more information on supplementary grants.

These arrangements may apply, even if you have already studied in higher education and have had a break of at least one year. If you are repeating a period of study, you may not be eligible for tuition fees, the Young Students' Bursary or the Additional Loan. We will not usually pay your tuition fees if you have previously been on a full-time higher education course and had help from public funds to do so (such as those who already have a degree or those who are repeating a period of study). However, if you have had a break in your study and your college or university are charging you more than the standard £1,200 fee, you can apply to us to pay the difference between the normal standard tuition fee of £1,200 and the higher tuition fee of £1,700 (£2,700 for medicine).

You should apply to us to pay your tuition fees, the Young Students' Bursary, your loan and any supplementary grants you may be entitled to.

For a better idea of the support you might get, you can try the support calculator on our website at www.saas.gov.uk. This basic support calculator shows examples of students applying to us for support. It does not carry out all the checks and calculations we do when we receive your application so you should only use it to get a rough estimate of the support which you may be entitled to.

C2.1 Maximum support entitlement

If you are a **young student**, the maximum levels of support for courses that last for 30 weeks are:

- £3,965 if you are a dependent student living in your parents' home during term-time; and
- £4,860 if you are a dependent student living away from your parents' home during term-time.

We make up these amounts as follows.

- £2,455 maximum Young Students' Bursary (for parents' income of £17,940 or less).
- £560 maximum Additional Loan.
- £950 or £1,845 maximum student loan, depending on where you choose to live during term-time.

For eligible **mature students**, the maximum level of support for courses that lasts for 30 weeks is £4,300.

You can get extra loan payments for each week you have to study on the course over 30 weeks and three days. The amounts are as follows

- £51 if you are living in your parents' home.
- £77 if you are living away from home.

The loan covers 52 weeks from the first day of the academic year of your course (except in a final year of study, for which there are special rates).

C2.2 Loan amounts

The amount of loan you can get depends on the level of your income and, if this applies, your parents' or husband's, wife's or civil partner's income. We will assess the contribution to your support as described in section B3. We will first apply any contribution to your support to any supplementary grants due to you. We will apply any outstanding contribution to the income-assessed part of the loan as shown in table H below.

Table H

| | Students living in a hall of residence or in lodgings | | | Students living in their parents' home | | |
|------------|---|----------------------|--------------------------|--|----------------------|--------------------------|
| | Maximum loan | Income-assessed part | Non income-assessed part | Maximum loan | Income-assessed part | Non income-assessed part |
| Full year | £4,300 | £3,450 | £850 | £3,405 | £2,845 | £560 |
| Final year | £3,735 | £3,005 | £730 | £2,975 | £2,525 | £450 |

We will pay the '**full-year**' rate of loan if you are in any year except the final year of a course which lasts more than one year. We will pay the '**final-year**' rate of loan if you are in the last year of your course or are studying an HNC or another one-year course.

Study abroad

If you are studying abroad, the support you can get depends on whether or not the study is **compulsory** or **voluntary**. If your study is **compulsory** or is a **voluntary period of study as part of an Erasmus exchange**, you should see table A in section B2 to find out the category the country comes under, and table I below. If you are studying on a **voluntary** basis and it is not part of an Erasmus exchange, you will only get the rate of loan for living away from your parents' home. You will get the Young Students' Bursary and some of the supplementary grants (not including travelling expenses and the Disabled Students' Allowance). You should see table H above.

Table I

| | Higher-cost countries | | | High-cost countries | | |
|-----------|-----------------------|----------------------|--------------------------|---------------------|----------------------|--------------------------|
| | Maximum loan | Income-assessed part | Non income-assessed part | Maximum loan | Income-assessed part | Non income-assessed part |
| Full year | £6,245 | £5,115 | £1,130 | £5,255 | £4,240 | £1,015 |

You can get extra loan payments for each week you have to study on the course over 30 weeks and three days. The amounts are as follows.

- £139 for a higher-cost country.
- £107 for a high-cost country.
- £77 for all other countries.

Sandwich courses: students on placement

If you are on a **full-year paid** placement, you can apply for a student loan but we will not pay the Young Students' Bursary, Additional Loan or supplementary grants. If **you must** take your placement **abroad**, you should see table A in section B2 to find out the category the country comes under. For the amount of loan you can get, you should see table J.

If you are on a **full-year unpaid** placement (mainly in the public sector), you can apply for the full package available. This is the income-assessed loan and (if this applies) the Young Students' Bursary, Additional Loan and supplementary grants. For the amount of loan you can get, you should see table H above.

If you are on a **part-year** placement, either **paid or unpaid**, and you will be spending at least 10 weeks in your home institution, you can apply for the full package available as explained above.

Table J

| Full year loan | Maximum loan | Non income-assessed |
|-----------------------------------|---------------------|----------------------------|
| Living in your parents' home | £3,405 | £560 |
| Living outside your parents' home | £4,300 | £850 |
| Higher-cost countries | £6,245 | £1,130 |
| High-cost countries | £5,255 | £1,015 |

C2.3 Young Students' Bursary

You will be eligible if you meet **all** of the following conditions.

- You are eligible for help with your tuition fees.
- Your course started in session 2001-2002 or later, or you returned to your studies in session 2001-2002 or later after a break of a year or more.
- You are Scottish domiciled and you are studying in Scotland.
- You are or were under 25 before the first day of the first academic year of your course.
- You were not married, or entered a civil partnership agreement on the first day of the first academic year of your course.
- You have not supported yourself from your earnings or benefits for any three years before the first day of the first academic year of your course.
- You are taking a full-time course of higher education (an HNC, an HND, a degree or an equivalent course) or you are taking a PGCE, PGDE or PGDipCE course.

If you have previously received support through public funds for a higher education course (for example, you are repeating a period of study), we may limit your entitlement to this bursary. Contact us for more details.

We pay this bursary instead of part of your loan so it reduces the amount of loan you need to take out. We will pay you the highest amount of £2,455 a year if your family income is £17,940 or less a year. The bursary will go down to £1,742 a year for a family income of £22,000 and then down to zero for a family income of £31,775 or more a year.

If your family has an income of over £31,775 a year, you will not qualify for a Young Students' Bursary and your living-cost support will be entirely through a student loan. The amount of loan available will go down as family income goes up.

If you receive the Young Students' Bursary and get married or enter a civil partnership agreement during your course, you will continue to be eligible to receive the Young Students' Bursary. From the academic year following the date of your marriage or civil partnership agreement, the amount of Young Students' Bursary you receive will depend on your husband's, wife's or civil partner's income rather than your parents' income. If you turn 25 during your course you will receive the maximum Young Students' Bursary from the following academic year as long as you do not have a break in study of one year or more.

Level of Young Students' Bursary

By taking the level of your family's income and looking across table K below, you should be able to work out your entitlement to this allowance.

Table K

| Income £ | Assessed bursary £ | Income £ | Assessed bursary £ | Income £ | Assessed bursary £ |
|-------------|--------------------------|-------------|--------------------------|-------------|--------------------------|
| 17,940 | 2,455 | 24,000 | 1,391 | 31,000 | 163 |
| 18,000 | 2,444 | 25,000 | 1,216 | 31,775 | 27 |
| 19,000 | 2,269 | 26,000 | 1,040 | 32,000 | 0 |
| 20,000 | 2,093 | 27,000 | 865 | | |
| 21,000 | 1,918 | 28,000 | 690 | | |
| 22,000 | 1,742 | 29,000 | 514 | | |
| 23,000 | 1,567 | 30,000 | 339 | | |

Incomes over £31,775 do not qualify for the Young Students' Bursary.

C2.4 Additional Loan

As well as the main loan, if you are eligible for the Young Students' Bursary, you may also be eligible for the Additional Loan. We will pay the highest amount of £560 for a family income of £17,000 or less, which goes down to zero for a family income over £20,225. We do not reduce this part of the loan by any parents' contribution.

C2.5 Examples of the support you can get if you are eligible for the Young Students' Bursary

Table L This table will give you an idea of the support package you might get if the amount of Young Students' Bursary you receive depends on your parents' income.

| Income £ | Contribution £ | Bursary £ | Loan £ | Additional Loan £ |
|-------------|-------------------|--------------|-----------|-------------------------|
| 16,000 | 0 | 2,455 | 1,845 | 560 |
| 18,000 | 0 | 2,444 | 1,856 | 394 |
| 20,000 | 0 | 2,093 | 2,207 | 61 |
| 25,000 | 316 | 1,216 | 2,768 | 0 |
| 30,000 | 872 | 339 | 3,089 | 0 |
| 35,000 | 1,427 | 0 | 2,873 | 0 |
| 40,000 | 1,983 | 0 | 2,317 | 0 |
| 45,000 | 2,538 | 0 | 1,762 | 0 |
| 50,000 | 3,207 | 0 | 1,093 | 0 |

Table M This table will give you an idea of the support package you might get if the amount of Young Students' Bursary you receive depends on your husband's, wife's or civil partner's income.

| Income £ | Contribution £ | Bursary £ | Loan £ | Additional Loan £ |
|-------------|-------------------|--------------|-----------|-------------------------|
| 16,000 | 0 | 2,455 | 1,845 | 560 |
| 19,000 | 0 | 2,269 | 2,031 | 228 |
| 20,000 | 136 | 2,093 | 2,071 | 61 |
| 25,000 | 691 | 1,216 | 2,393 | 0 |
| 30,000 | 1,247 | 339 | 2,714 | 0 |
| 35,000 | 1,802 | 0 | 2,498 | 0 |
| 40,000 | 2,358 | 0 | 1,942 | 0 |
| 45,000 | 2,914 | 0 | 1,386 | 0 |
| 50,000 | 3,582 | 0 | 850 | 0 |

C2.6 Graduate Endowment

The Graduate Endowment is a fixed amount that some graduates will have to pay at the end of their degree if they receive a degree or if they meet the requirements for an award. It applies to Scottish domiciled students and EU students who started their first full-time degree course at a Scottish institution on or after 1 August 2001. It also applies to students who returned to their studies in 2001-2002, or later, after a break in study of a year or more. The Education (Graduate Endowment and Student Support) (Scotland) Act 2001 provides for the Graduate Endowment. Students have to pay the Graduate Endowment in recognition of the higher education benefits they have received. The funds will go towards student support for future generations.

Although graduates do not pay the endowment until the April after they have completed their course, the amount to be paid is set at the beginning of their degree course. The fixed amounts are based on the year you began your degree course.

- £2,000 if you began in 2001-2002.
- £2,030 if you began in 2002-2003.
- £2,092 if you began in 2003-2004.
- £2,154 if you began in 2004-2005.
- £2,216 if you began in 2005-2006.

The amount will increase by the rate of inflation for students starting in future years so the rate payable by students entering in 2006-2007 will be different.

You will not have to pay the endowment if you:

- are assessed as being a 'mature' student on the first day of the first academic year of your course;
- are eligible for the Lone Parents' Grant at some point during your course;
- are eligible for the Disabled Students' Allowance at some point during your course;
- are on an HNC or HND course;
- transfer to your degree course directly from an HNC or HND started before 2001-2002;
- take less than two academic sessions to complete your degree course after completing an HNC or HND;
- take less than three academic sessions to complete your degree course in all other circumstances;
- are taking certain degree courses that attract an income-assessed Scottish Executive Health Department bursary, such as nursing, midwifery and courses for the Allied Health Professions;
- fail to meet the requirements to be accredited with a degree;
- have studied for a degree in a publicly-funded higher education institution before;
- are studying at a UK institution outside Scotland; or
- study part time.

Paying the Graduate Endowment

If you have to pay the endowment, we will write to you to let you know how you can pay the Graduate Endowment and to ask for details of how you plan to pay it. You may want to pay the endowment at the end of your course. However, we assume that many graduates will choose to take an extra student loan to meet their liability. You can choose to:

- pay the Graduate Endowment in a lump sum and send us a cheque for the full amount;
- pay part of it by cheque and apply for a student loan for the rest; or
- apply for a student loan for the full amount.

If you choose to pay by taking out a loan, we will ask you to fill in a loan application form and we will pass your details to the Student Loans Company (SLC). However, the SLC will not take the loan from your loan account or this will not show up on your loan statement until after 1 April in the year after you complete your course.

Students who choose to take out a student loan to meet part or all of their liability will do so on the same basis as any existing loan. You can get more information on how the SLC will collect repayments in section B2 or from the Student Loans Company (SLC).

Because the amount of the monthly payment depends on the level of income rather than the size of the loan account, the monthly payment will not increase as a result of the Graduate Endowment. If you use a loan to repay your Graduate Endowment, you will not have to make an extra monthly payment for this as well as for your repayment of your loan for living costs. You can visit our website to get more information about the Graduate Endowment.

C3 Support for students who are studying at UK institutions outside Scotland, who entered higher education between 1998-1999 and 2001-2002, and who are on a continuous programme of study

Scottish domiciled students studying a full-time higher education course at a UK institution outside Scotland are liable to contribute up to £1,200 towards the cost of **tuition fees**. The actual amount of contribution needed will depend on your and, if appropriate, your parents' or husband's, wife's or civil partner's income. We will pay the balance to the institution, up to £1,200.

Support for living costs will be through a **loan**, which will be partly income-assessed. The loan rates are set out below. If you do not want to apply for tuition fees and only want to claim the non income-assessed part of the loan, you, your parents or your husband, wife or civil partner do not need to provide any details about their income.

There is also extra help available through **supplementary grants** for certain categories of students, such as single parents or those with a disability. Please see section B4 for more information on supplementary grants.

You should apply to us to pay or help you to pay your tuition fees, your loan and any supplementary grants that you may be entitled to.

C3.1 Maximum support entitlement

If you are a **dependent** student, the maximum support available for courses that last for 30 weeks are:

- £3,405 if you are living in your parents' home during term-time;
- £4,300 if you are living away from your parents' home during term-time; or
- £5,305 if you are living away from your parents' home during term-time and studying in London.

If you are an eligible **independent** student, the maximum support available is £4,300 (£5,305 for students studying in London).

You can get extra loan payments for each week you have to study on the course over 30 weeks and three days. The amounts are as follows.

- £51 if you are living in your parents' home.
- £77 if you are living away from home.
- £98 if you are living away from home and studying in London.

The loan covers 52 weeks from the first day of the academic year of your course (except in a final year of study, for which there are special rates).

C3.2 Loan amounts

The amount of loan you can get depends on the level of your income and, if this applies, your parents' or husband's, wife's or civil partner's income. We will assess what contribution we make to your support as described in section B3. We will first apply any contribution to your support to your tuition fees, then to any supplementary grants due to you. We will apply any outstanding contribution to the income-assessed part of the loan as shown in the table N.

Table N

| | Students living in a hall of residence or in lodgings | | | Students living in a hall of residence or in lodgings and studying in London | | | Students living in the parents' home | | |
|------------|---|----------------------|--------------------------|--|----------------------|--------------------------|--------------------------------------|----------------------|--------------------------|
| | Maximum loan | Income-assessed part | Non income-assessed part | Maximum loan | Income-assessed part | Non income-assessed part | Maximum loan | Income-assessed part | Non income-assessed part |
| Full year | £4,300 | £1,075 | £3,225 | £5,305 | £1,325 | £3,980 | £3,405 | £850 | £2,555 |
| Final year | £3,735 | £935 | £2,800 | £4,600 | £1,150 | £3,450 | £2,975 | £745 | £2,230 |

We will pay the '**full-year**' rate of loan if you are in any year except the final year of a course which lasts more than one year. We will pay the '**final-year**' rate of loan if you are in the last year of your course or are studying an HNC or another one-year course.

Study abroad

If you are studying abroad, the support you can get depends on whether or not the study is **compulsory** or **voluntary**. If your study is **compulsory**, or is a **voluntary period of study as part of an Erasmus exchange**, you should see table A in section B2 to find out the category the country comes under, and table O below. If you are studying on a **voluntary** basis and it is not part of an Erasmus exchange, you will only get the rate of loan for living away from your parents' home. You will get some of the supplementary grants (not including travelling expenses and the Disabled Students' Allowance). You should see table N above.

Table O

| | Higher-cost countries | | | High-cost countries | | |
|-----------|-----------------------|----------------------|--------------------------|---------------------|----------------------|--------------------------|
| | Maximum loan | Income-assessed part | Non income-assessed part | Maximum loan | Income-assessed part | Non income-assessed part |
| Full year | £6,245 | £1,560 | £4,685 | £5,255 | £1,315 | £3,940 |

You can get extra loan payments for each week you have to study on the course over 30 weeks and three days. The amounts are as follows.

- £139 for a higher-cost country
- £107 for a high-cost country
- £77 for all other countries

Sandwich courses: students on placement

If you are on a **full-year paid** placement, you can apply for a student loan but we will not pay any supplementary grants. If **you must** take your placement **abroad**, you should see table A in section B2 to find out the category the country comes under. For the amount of loan you can get, you should see table P.

If you are on a **full-year unpaid** placement (mainly in the public sector), you can apply for the full package available. This is the income-assessed loan, and supplementary grants. For the amount of loan you can get, you should see table N above.

If you are on a **part-year** placement, either **paid or unpaid**, and you will be spending at least 10 weeks in your home institution, you can apply for the full package available as explained above.

Table P

| Full year | Non income-assessed loan |
|--|--------------------------|
| Living in your parents' home | £1,615 |
| Living outside your parents' home | £2,105 |
| Living outside your parents' home and studying in London | £2,605 |
| Higher-cost countries | £3,070 |
| High-cost countries | £2,585 |

C3.3 Examples of the support you can get

Table Q below gives you an idea of the support you might get, depending on your circumstances.

Table Q

| Income after deductions £ | Parents' assessed contribution | | | | husband's, wife's or civil partner's assessed contribution | | | |
|----------------------------------|--------------------------------|-----------------------|--|--|--|-----------------------|--|--|
| | Contribution £ | Tuition fees £ | Studying in the UK (away from your parents' home) £ | Studying abroad (high-cost country) £ | Contribution £ | Tuition fees £ | Studying in the UK (away from your parents' home) £ | Studying abroad (high-cost country) £ |
| 15,000 | 0 | 1,200 | 4,300 | 5,255 | 0 | 1,200 | 4,300 | 5,255 |
| 20,000 | 0 | 1,200 | 4,300 | 5,255 | 136 | 1,064 | 4,300 | 5,255 |
| 25,000 | 316 | 884 | 4,300 | 5,255 | 691 | 509 | 4,300 | 5,255 |
| 30,000 | 872 | 328 | 4,300 | 5,255 | 1,247 | 0 | 4,253 | 5,208 |
| 35,000 | 1,427 | 0 | 4,073 | 5,028 | 1,802 | 0 | 3,698 | 4,653 |
| 40,000 | 1,983 | 0 | 3,517 | 4,472 | 2,358 | 0 | 3,225 | 4,097 |
| 45,000 | 2,538 | 0 | 3,225 | 3,940 | 2,914 | 0 | 3,225 | 3,940 |
| 50,000 | 3,207 | 0 | 3,225 | 3,940 | 3,582 | 0 | 3,225 | 3,940 |

C4 Support for students studying at UK institutions outside Scotland who entered higher education in 2002-2003 to 2005-2006, or who entered higher education after a break in study of one year or more

Scottish domiciled students studying a full-time higher education course at a UK institution outside Scotland are liable to contribute up to £1,200 towards the cost of **tuition fees**. The actual amount of contribution needed will depend on your and, if appropriate, your parents' or husband's, wife's or civil partner's income. We will pay the balance to the institution, up to £1,200. If you do not give us the income details, you will have to pay your own tuition fees.

Depending on your circumstances, Scottish students on a full-time higher education course at a UK institution outside Scotland can apply for a **bursary** (which you do not have to pay back) as well as a partly income-assessed **student loan**, for living costs. The loan rates are set out in section C4.1. If you do not want to apply for tuition fees and only want to claim the non income-assessed part of the loan, you, your parents or your husband, wife or civil partner do not need to provide any income details.

There is a non-repayable grant called the **Young Students' Outside Scotland Bursary (YSOSB)**. The most we will pay is £560, which we will pay to all eligible young students from low-income families. We will pay this support on top of the student loan.

A young student is one who:

- is not 25 or over on the first day of the first academic year of the course; and
- is not married or entered a civil partnership by the first day of the first academic year of the course; or
- has not been supporting themselves through earnings or benefits for any three years before the first day of the first academic year of their course.

If you do not fall into one of the categories shown above, you will not be eligible to apply for the bursary.

There is also extra help available through **supplementary grants** for certain categories of students, such as single parents or those with a disability. Please see section B4 if you want more information on supplementary grants.

You should apply to us to pay or help you to pay your tuition fees, your loan, the bursary and any grants that you may be entitled to.

C4.1 Maximum support entitlement

If you are a **dependent** student, the maximum levels of support for a course that lasts for 30 weeks are:

- £3,965 if you are living in your parents' home during term-time;
- £4,860 if you are living away from your parents' home during term-time; or
- £5,865 if you are living away from your parents' home during term time and studying in London.

We make up these amounts as follows.

- £560 maximum Young Students' Outside Scotland Bursary (for parents' income below £20,225).
- £3,405 maximum student loan, depending on where you choose to live during term time (or £4,300 or £5,305 as appropriate).

For eligible **independent** students, the maximum support available for courses that last for 30 weeks is:

- £4,300 maximum student loan; or
- £5,305 maximum student loan for students studying in London.

You can get extra loan payments for each week you have to study on the course over 30 weeks and three days. The amounts are as follows.

- £51 if you are living in your parents' home.
- £77 if you are living away from home.
- £98 if you are living away from home and studying in London.

The loan covers 52 weeks from the first day of the academic year of your course (except in a final year of study, for which there are special rates).

C4.2 Loan amounts

The amount of loan you can get depends on the level of your income and, if this applies, your parents' or husband's, wife's or civil partner's income. We will assess the contribution to your support as described in section B3. We will first apply any contribution to your support to your tuition fees, then to any supplementary grants due to you. We will apply any outstanding contribution to the income-assessed part of the loan as shown in table R below.

Table R

| | Students living in a hall of residence or in lodgings | | | Students living in a hall of residence or in lodgings and studying in London | | | Students living in the parents' home | | |
|------------|---|----------------------|--------------------------|--|----------------------|--------------------------|--------------------------------------|----------------------|--------------------------|
| | Maximum loan | Income-assessed part | Non income-assessed part | Maximum loan | Income-assessed part | Non income-assessed part | Maximum loan | Income-assessed part | Non income-assessed part |
| Full year | £4,300 | £2,250 | £2,050 | £5,305 | £3,080 | £2,225 | £3,405 | £1,645 | £1,760 |
| Final year | £3,735 | £1,805 | £1,930 | £4,600 | £2,540 | £2,060 | £2,975 | £1,325 | £1,650 |

We will pay the **'full-year'** rate of loan if you are in any year except the final year of a course which lasts more than one year. We will pay the **'final-year'** rate of loan if you are in the last year of your course or are studying an HNC or another one-year course.

Studying abroad

If you are studying abroad, the support you can get depends on whether or not the study is **compulsory** or **voluntary**. If your study is **compulsory** or is a **voluntary period of study as part of an Erasmus exchange**, you should see table A in section B2 to find out the category the country comes under, and table S below. If you are studying on a **voluntary** basis and it is not part of an Erasmus exchange, you will only get the rate for living away from your parents' home. You will get the Young Students' Outside Scotland Bursary, and some of the supplementary grants (not including travelling expenses and the Disabled Students' Allowance). You should see the table R.

Table S

| | Higher-cost countries | | | High-cost countries | | |
|-----------|-----------------------|----------------------|--------------------------|---------------------|----------------------|--------------------------|
| | Maximum loan | Income-assessed part | Non income-assessed part | Maximum loan | Income-assessed part | Non income-assessed part |
| Full year | £6,245 | £3,915 | £2,330 | £5,255 | £3,040 | £2,215 |

You can get extra loan payments for each week you have to study on the course over 30 weeks and three days. The amounts are as follows.

- £139 for a higher-cost country.
- £107 for a high-cost country.
- £77 for all other countries.

Sandwich courses: students on placement

If you are on a **full-year paid** placement, you can apply for a student loan but we will not pay the Young Students' Outside Scotland Bursary or supplementary grants. If **you must** take your placement **abroad**, you should see table A in section B2 to find out the category the country comes under. For the amount of loan you can get, you should see table T below.

If you are on a **full-year unpaid** placement (mainly in the public sector), you can apply for the full package available. This is the income-assessed loan and (if this applies) the Young Students' Outside Scotland Bursary and supplementary grants. For the amount of loan you can get, you should see table R.

If you are on a **part-year** placement, either **paid or unpaid**, and you will be spending at least 10 weeks in your home institution, you can apply for the full package available as explained above.

Table T

| Full year loan | Maximum loan | Non income-assessed |
|--|--------------|---------------------|
| Living in your parents' home | £3,405 | £1,760 |
| Living outside your parents' home | £4,300 | £2,050 |
| Living outside your parents' home and studying in London | £5,305 | £2,225 |
| Higher-cost countries | £6,245 | £2,330 |
| High-cost countries | £5,255 | £2,215 |

C4.3 Young Students' Outside Scotland Bursary

You will be eligible if you meet **all** of the following conditions.

- You are eligible for help with your tuition fees.
- Your course started in 2002-2003 to 2005-2006, or you returned to your studies in these sessions after a break of a year or more.
- You are Scottish domiciled and you are studying outside Scotland.
- You are under 25 before the first day of the first academic year of your course.

- You are not married, or entered a civil partnership agreement on the first day of the first academic year of your course.
- You have not supported yourself from your earnings or benefits for any three years before the first day of the first academic year of your course.
- You are taking a full-time course of higher education (an HNC, an HND, a degree or equivalent course).

We pay the bursary on top of any loan you are entitled to. We will pay you the highest amount of £560 a year if your family income is £17,000 or less a year. The bursary will go down to £394 a year for a family income of £18,000 and then down to zero.

If your family has an income over £20,225 a year, your living-cost support will be entirely through a student loan. The amount of loan available will go down as your family income goes up.

If you receive the Young Students' Outside Scotland Bursary and you get married or enter into a civil partnership agreement during your course, you will continue to be eligible to receive the Young Students' Outside Scotland Bursary. From the academic year following the date of your marriage or civil partnership agreement, the amount of Young Students' Outside Scotland Bursary you receive will depend on your husband's, wife's or civil partner's income rather than your parents' income. If you turn 25 during your course you will receive the maximum Young Students' Outside Scotland Bursary from the following academic year as long as you do not have a break in study of one year or more.

Level of the Young Students' Outside Scotland Bursary

By taking the level of your parents' income and looking across table U below, you should be able to work out your entitlement to this allowance.

Table U

| Income £ | Bursary £ | Income £ | Bursary £ | Income £ | Bursary £ |
|-------------|--------------|-------------|--------------|-------------|--------------|
| 16,000 | 560 | 18,000 | 394 | 19,500 | 144 |
| 17,000 | 560 | 18,500 | 311 | 20,000 | 61 |
| 17,500 | 478 | 19,000 | 228 | 20,300 | 0 |

Incomes over £20,225 do not qualify for the Young Students' Outside Scotland Bursary.

C4.4 Examples of the support you can get if you are eligible for the Young Students' Outside Scotland Bursary

The following examples give you a general idea of the level of support you can get.

Table V This table will give you an idea of the support package you might get if the amount of the Young Students' Outside Scotland Bursary you receive depends on your parents' income.

| Income £ | Contribution £ | Tuition fees £ | Bursary £ | Loan £ |
|-------------|-------------------|-------------------|--------------|-----------|
| 16,000 | 0 | 1,200 | 560 | 4,300 |
| 18,000 | 0 | 1,200 | 394 | 4,300 |
| 20,000 | 0 | 1,200 | 61 | 4,300 |
| 25,000 | 316 | 884 | 0 | 4,300 |
| 30,000 | 872 | 328 | 0 | 4,300 |
| 35,000 | 1,427 | 0 | 0 | 4,073 |
| 40,000 | 1,983 | 0 | 0 | 3,517 |
| 45,000 | 2,538 | 0 | 0 | 3,142 |
| 50,000 | 3,207 | 0 | 0 | 2,962 |

Table W This table will give you an idea of the support package you might get if the amount of Young Students' Outside Scotland Bursary you receive depends on your husband's, wife's or civil partner's income.

| Income | Contribution | Tuition fees | Bursary | Loan |
|--------|--------------|--------------|---------|-------|
| £ | £ | £ | £ | £ |
| 16,000 | 0 | 1,200 | 560 | 4,300 |
| 18,000 | 0 | 1,200 | 394 | 4,300 |
| 20,000 | 136 | 1,064 | 61 | 4,300 |
| 25,000 | 691 | 509 | 0 | 4,300 |
| 30,000 | 1,247 | 0 | 0 | 4,253 |
| 35,000 | 1,802 | 0 | 0 | 3,698 |
| 40,000 | 2,358 | 0 | 0 | 3,142 |
| 45,000 | 2,914 | 0 | 0 | 2,586 |
| 50,000 | 3,582 | 0 | 0 | 2,050 |

C4.5 Graduate Endowment

You will not normally be liable for the Graduate Endowment if you are studying at an institution outside Scotland and graduate from there. Check with us to find out more.

C5 Support for students studying at UK institutions outside Scotland who entered higher education in 2006-2007, or who are returning to higher education after a break in study of one year or more

If you are a new student, or you are entering a higher education course in session 2006-2007 after a break in study of one year or more, you can ask for support towards your living costs and tuition fees.

If you are studying at a UK institution outside of Scotland, you may have to pay up to £3,000 each year towards your own **tuition fees**. The amount you will pay will vary depending on which college or university you choose to study at. You don't have to pay your fees before or during your course. Instead, you can apply to us for a student loan to pay part or all of your fees. We can pay your tuition fees straight to your college or university and it means you can defer paying your fees until after you leave your course. The amount of loan for tuition fees you can get does not depend on your own income and that of your parents or your husband, wife or civil partner, as appropriate.

Young and mature Scottish students on full-time higher education courses at UK institutions outside Scotland can apply for the a **Students' Outside Scotland Bursary (SOSB)** of up to £2,000, which is available for all eligible Scottish students from low-income families. You can apply for a partly income-assessed **student loan**, for living costs. We pay the bursary instead of part of the loan so it reduces the amount of loan you need to take out. If you are a 'young' student, you may also be eligible for the **Additional Loan** of up to £560. We will treat most school-leavers as 'young'. Even if you haven't left school recently, we will treat you as a **young** student if you:

- were not 25 or over on the first day of the first academic year of the course; and
- were not married or entered a civil partnership by the first day of the first academic year of the course; or
- have not been supporting yourself through earnings or benefits for any three years before the first day of the first academic year of your course.

If you do not fall into one of the categories shown above, we will treat you as a **mature student**.

There is also extra help available through **supplementary grants** for certain categories of students, such as single parents or those with dependants. Please see section B4 for more information on supplementary grants.

These arrangements may apply, even if you have already studied in higher education and have had a break of at least one year. If you are repeating a period of study, you may not be eligible to apply for a loan for your tuition fees, the Bursary or the Additional Loan.

C5.1 Maximum support entitlement

If you are a **young student**, the maximum levels of support for courses that last for 30 weeks are:

- £3,965 if you are a dependent student living in your parents' home during term-time; and
- £4,860 if you are a dependent student living away from your parents' home during term-time;
- £5,865 if you are a dependent student living away from your parents' home during term-time and
- studying in London.

We make up these amounts as follows.

- £2,000 maximum Students' Outside Scotland Bursary
- £560 maximum Additional Loan.
- £1,405 maximum student loan, depending on where you choose to live during term-time (or £2,300 or £3,305, as appropriate).

For eligible **mature students**, the maximum level of support for courses that lasts for 30 weeks is:

- £4,300 maximum loan;
- £5,305 maximum loan if you are studying in London.

We make up these amounts as follows.

- £2,000 maximum Students' Outside Scotland Bursary
- £2,300 or £3,305 maximum student loan, depending on where you are studying.

You can get extra loan payments for each week you have to study on the course over 30 weeks and three days. The amounts are as follows

- £51 if you are living in your parents' home.
- £77 if you are living away from home.
- £98 if you are studying in London.

The loan covers 52 weeks from the first day of the academic year of your course (except in a final year of study, for which there are special rates).

C5.2 Loan amounts

The amount of loan you can get depends on the level of your income and, if this applies, your parents' or husband's, wife's or civil partner's income. We will assess the contribution to your support as described in section B3. We will first apply any contribution to your support to any supplementary grants due to you. We will apply any outstanding contribution to the income-assessed part of the loan as shown in table X below.

Table X

| | Students living in a hall of residence or in lodgings | | | Students living in a hall of residence or in lodgings and studying in London | | | Students living in the parents' home | | |
|------------|---|----------------------|--------------------------|--|----------------------|--------------------------|--------------------------------------|----------------------|--------------------------|
| | Maximum loan | Income-assessed part | Non income-assessed part | Maximum loan | Income-assessed part | Non income-assessed loan | Maximum loan | Income-assessed part | Non income-assessed part |
| Full Year | £4,300 | £3,450 | £850 | £5,305 | £4,455 | £850 | £3,405 | £2,845 | £560 |
| Final Year | £3,735 | £3,005 | £730 | £4,600 | £3,870 | £730 | £2,975 | £2,525 | £450 |

We will pay the '**full-year**' rate of loan if you are in any year except the final year of a course which lasts more than one year. We will pay the '**final-year**' rate of loan if you are in the last year of your course or are studying an HNC or another one-year course.

Study abroad

If you are studying abroad, the support you can get depends on whether or not the study is **compulsory** or **voluntary**. If your study is **compulsory** or is a **voluntary period of study as part of an Erasmus exchange**, you should see table A in section B2 to find out the category the country comes under, and table Y below. If you are studying on a **voluntary** basis and it is not part of an Erasmus exchange, you will only get the rate of loan for living away from your parents' home. You will get the Students' Outside Scotland Bursary and some of the supplementary grants (not including travelling expenses and the Disabled Students' Allowance). You should see table X.

Table Y

| | Higher-cost countries | | | High-cost countries | | |
|-----------|-----------------------|----------------------|--------------------------|---------------------|----------------------|--------------------------|
| | Maximum loan | Income-assessed part | Non income-assessed part | Maximum loan | Income-assessed part | Non income-assessed part |
| Full year | £6,245 | £5,115 | £1,130 | £5,255 | £4,240 | £1,015 |

You can get extra loan payments for each week you have to study on the course over 30 weeks and three days. The amounts are as follows.

- £139 for a higher-cost country.
- £107 for a high-cost country.
- £77 for all other countries.

Sandwich courses: students on placement

If you are on a **full-year paid** placement, you can apply for a student loan but we will not pay the Students' Outside Scotland Bursary, Additional Loan or supplementary grants. If **you must** take your placement **abroad**, you should see table A in section B2 to find out the category the country comes under. For the amount of loan you can get, you should see table Z.

If you are on a **full-year unpaid** placement (mainly in the public sector), you can apply for the full package available. This is the income-assessed loan and (if this applies) the Students' Outside Scotland Bursary, Additional Loan and supplementary grants. For the amount of loan you can get, you should see table X above.

Table Z

| | Maximum loan | Minimum loan |
|--|--------------|--------------|
| Living in your parents' home | £3,405 | £560 |
| Living outside your parents' home | £4,300 | £850 |
| Living outside your parents' home and studying in London | £5,305 | £850 |
| Higher-cost countries | £6,245 | £1,130 |
| High-cost countries | £5,255 | £1,015 |

C5.3 Students' Outside Scotland Bursary

You will be eligible if you meet **all** of the following conditions.

- You are eligible for help with your tuition fees.
- You are a new student, or you returned to your studies in session 2006-2007 or later after a break of a year or more.
- You are Scottish domiciled and you are studying in a UK institution outside Scotland.
- You are taking a full-time course of higher education (an HNC, an HND, a degree or an equivalent course) or you are taking a PGCE, PGDE or PGDipCE course.

If you have previously received support through public funds for a higher education course, we may limit your entitlement to this bursary. Contact us for more details.

We pay this bursary instead of part of your loan so it reduces the amount of loan you need to take out. We will pay you the highest amount of £2,000 a year if your family income is £17,940 or less a year. The bursary will go down to £1,420 a year for a family income of £22,000 and then down to zero for a family income over £31,775 a year. If your family has an income of over £31,775 a year, you will not qualify for a Students' Outside Scotland Bursary and your living-cost support will be entirely through a student loan. The amount of loan available will go down as family income goes up.

Level of the Students' Outside Scotland Bursary

By taking the level of your family's income and looking across table AA below, you should be able to work out your entitlement to this bursary.

Table AA

| Income £ | Bursary £ | Income £ | Bursary £ | Income £ | Bursary £ |
|---------------|--------------|---------------|--------------|---------------|--------------|
| 17,940 | 2,000 | 22,000 | 1,420 | 27,000 | 705 |
| 18,000 | 1,991 | 23,000 | 1,277 | 28,000 | 562 |
| 19,000 | 1,848 | 24,000 | 1,134 | 29,000 | 420 |
| 20,000 | 1,705 | 25,000 | 991 | 30,000 | 277 |
| 21,000 | 1,562 | 26,000 | 848 | 31,000 | 134 |

Incomes over £31,775 do not qualify for the Students' Outside Scotland Bursary.

C5.4 Additional Loan

As well as the main loan, if you are a young student, you may also be eligible for the Additional Loan. We will pay the highest amount of £560 for a family income of £17,000 or less, which goes down to zero for a family income over £20,225. We do not reduce this part of the loan by any parents' or husband's, wife's or civil partner's contribution.

If you are eligible for the Additional Loan and get married, or enter a civil partnership agreement during your course, you will continue to be eligible to receive the Additional Loan. If you turn 25 during your course you will receive the maximum Additional Loan from the following academic year as long as you do not have a break in study of one year or more.

C5.5 Examples of the support you can get if you are eligible for the Students' Outside Scotland Bursary

Table AB This table will give you an idea of the support package you might get if the amount of Bursary you receive depends on your parents' income.

| Income £ | Contribution £ | Bursary £ | Loan £ | Additional Loan £ |
|-------------|-------------------|--------------|-----------|----------------------|
| 16,000 | 0 | 2,000 | 2,300 | 560 |
| 18,000 | 0 | 1,991 | 2,309 | 394 |
| 20,000 | 0 | 1,705 | 2,595 | 61 |
| 25,000 | 316 | 991 | 2,993 | 0 |
| 30,000 | 872 | 277 | 3,151 | 0 |
| 35,000 | 1,427 | 0 | 2,873 | 0 |
| 40,000 | 1,983 | 0 | 2,317 | 0 |
| 45,000 | 2,538 | 0 | 1,762 | 0 |
| 50,000 | 3,207 | 0 | 1,093 | 0 |

Table AC This table will give you an idea of the support package you might get if the amount of Bursary you receive depends on your husband's, wife's or civil partner's income.

| Income £ | Contribution £ | Bursary £ | Loan £ | Additional Loan £ |
|-------------|-------------------|--------------|-----------|----------------------|
| 16,000 | 0 | 2,000 | 2,300 | 560 |
| 18,000 | 0 | 1,991 | 2,309 | 394 |
| 20,000 | 136 | 1,705 | 2,459 | 61 |
| 25,000 | 691 | 991 | 2,618 | 0 |
| 30,000 | 1,247 | 277 | 2,776 | 0 |
| 35,000 | 1,802 | 0 | 2,498 | 0 |
| 40,000 | 2,358 | 0 | 1,942 | 0 |
| 45,000 | 2,914 | 0 | 1,386 | 0 |
| 50,000 | 3,582 | 0 | 850 | 0 |

C5.6 Graduate Endowment

You will not normally be liable for the Graduate Endowment if you are studying at an institution outside Scotland and graduate from there. Check with us to find out more.

C5.7 College or universities bursaries

Students attending English and Northern Ireland universities and colleges may be eligible to receive a mandatory bursary if they and their family have a low income. Institutions who will be charging more than £2,700 each year for tuition fees, will offer students (mainly from low income families), extra financial support that they don't have to pay back. The minimum bursary is £300 a year but may be more depending on the student's circumstances. The student can use the bursary to pay part of their fees, which means they will need less of a fee loan, or they can use this for anything else they want.

Some universities and colleges may also choose to offer students (mainly from low income families) discretionary bursaries or scholarships. Your university or college is responsible for deciding which students should receive payments and how much each payment should be. You should contact your university or college if you want more information about their bursaries and scholarships.

We will not be paying out this money but your college or university may ask us for information related to your application for student support. We can only share this information with your consent. Your parents or husband, wife or civil partner will also need to agree to let us share their information if we used it to assess your student support. If you agree to let us share your information, specifically for bursary administration purposes, it may help you get any bursary or scholarship that you might be entitled to move quickly. We will send you a consent form when you apply to us for your student support.

C6 Support for a course in one of the Allied Health Professions, or a degree course in nursing or midwifery, or the fifth or later years of study on a medicine or dentistry course

C6.1 Maximum support entitlement

- **For students on a course leading to professional registration in one of the Allied Health Professions**

Students who enter one of the Allied Health Professions, will receive free **tuition fees**, an income-assessed **Scottish Executive Health Department bursary** and a **student loan**, which they will repay depending on their income. The bursary and the available loan both make up part of the total living-cost package. We will pay the tuition fee straight to your institution as long as you apply on time.

The Scottish Executive Health Department bursaries are an income-assessed **maintenance grant** and **supplementary grants** for certain categories of students, such as single parents or those with a disability. Please see section B4 if you want more information on supplementary grants.

Graduates who:

- have already received support for their first course; and
- entered an undergraduate degree course in one of the Allied Health Profession courses in 2002-2003 or later; or
- are entering a course for the first time in 2006-2007;

will get free **tuition fees**, an income-assessed **Scottish Executive Health Department bursary** and a **student loan** for the first two years of the course. We will restrict the funding for any other years of study to the non income-assessed loan only. We will not pay any bursary, supplementary grants or tuition fees. You cannot get this concession if you already hold a degree in one of the Allied Health Professions.

- **For students on a degree course in nursing or midwifery**

Students who entered a nursing or midwifery degree course in session 1998-1999, 1999-2000 or 2000-2001 will be eligible for the same support as those on the Allied Health Profession courses.

If you entered a degree course in nursing or midwifery in 2001-2002 or later, you will receive the support available under the Nursing and Midwifery Student Bursary Scheme. You should fill in form NMSB 1, which you can download from our website, or get from your institution or from us.

- **For medicine or dentistry students**

Certain students on medical or dental courses are also eligible for the Scottish Executive Health Department bursary. If you start a medical or dental course, you will receive support under the same arrangements as for other undergraduate students for the first four years. This will be help towards living-cost support in the form of a **student loan, bursary, supplementary grants** and **tuition fees**. If you start your medicine degree at St Andrew's University before 2006-2007 and transfer to Manchester or Keele University without a break in study to do your clinical years, your tuition fees will be income-assessed in your first year at Manchester or Keele. If you start your medicine degree at St Andrews in 2006-2007 and transfer to Manchester or Keele University to do your clinical years, you will be liable to pay fees of up to £3,000 in your first year at Manchester or Keele. In the fifth and later years, you will be able to claim for the income-assessed **Scottish Executive Health Department bursary, supplementary grants** and **free tuition**. You will also have access to a non income-assessed **student loan**, which you repay depending on your income.

C6.2 Where you should apply for support

- You should apply to us if you are a Scottish domiciled student taking a degree course in one of the Allied Health Professions at a **Scottish institution** or a medicine or dentistry course.
- If you are a Scottish domiciled student taking a degree course in one of the Allied Health Professions in **England, Wales or Northern Ireland**, the support available to you depends on whether you have secured a Department of Health bursary. For the bursary and tuition fees, you must apply to the appropriate funding body. These are in the table below.

| | | |
|--|---|---|
| <p>England NHS Student Grants Unit Hesketh House 200-220 Broadway Fleetwood Lancaster FY7 8SS 0845 358 6655</p> | <p>Wales Education Purchasing Unit National Assembly for Wales Crown Buildings Cathays Park Cardiff CF10 3NQ</p> | <p>Northern Ireland The Education and Library Board for the area your institution is in.</p> |
|--|---|---|

Scottish domiciled students who do not secure a place with a Department of Health bursary on a course in England and Wales will be entitled to the standard support arrangements for students studying outside Scotland. In these cases, places are likely to be on a full-cost basis. If institutions have the right to charge individual students the significantly higher full fee, we will only pay the maximum tuition fee available for undergraduate students. For session 2006-2007, this is £1,700.

Under a special arrangement with the Department of Health, we will support English, Welsh and Northern Irish domiciled students taking degree courses in nursing, midwifery or one of the Allied Health Professions at a Scottish institution. Depending on where you plan to study your degree, you can get more information about the possible financial support on offer from the appropriate funding bodies.

C6.3 Scottish Executive Health Department maintenance grant

The basic rates of income-assessed grant for a course that lasts for 30 weeks are as follows.

- £1,735 for students living with their parents.
- £2,280 for students living in a hall of residence or lodgings.
- £2,810 for students who are studying their course in London.

You can get extra payments for each week you have to study on the course over 30 weeks and three days. The amounts are as follows.

- £45 if you are living in your parents' home.
- £75 if you are living in a hall of residence or lodgings.
- £98 if you are living away from home and studying in London.

C.6.4 Loan support

The non income-assessed loan available to you is:

- £1,615 if you are living in your parents' home;
- £2,105 if you are living in a hall of residence or lodgings; or
- £2,605 if you are living away from home and studying in London.

The loan covers 52 weeks from the first day of the academic year of your course (except in a final year of study, for which there are special rates).

C6.5 Living-cost package available

The Scottish Executive Health Department (SEHD) bursary and the available loan both make up part of the total living-cost package, as shown in the table AD below.

Table AD

| | Students living in a hall of residence or in lodgings | | | Students living in a hall of residence or in lodgings and studying in London | | | Students living in the parents' home | | |
|------------|---|------------------------------|--------------------------|--|------------------------------|--------------------------|--------------------------------------|------------------------------|--------------------------|
| | Total healthcare package | Income-assessed SEHD bursary | Non income-assessed loan | Total healthcare package | Income-assessed SEHD bursary | Non income-assessed loan | Total healthcare package | Income-assessed SEHD bursary | Non income-assessed loan |
| Full Year | £4,385 | £2,280 | £2,105 | £5,415 | £2,810 | £2,605 | £3,350 | £1,735 | £1,615 |
| Final Year | £3,820 | £2,280 | £1,540 | £4,710 | £2,810 | £1,900 | £2,920 | £1,735 | £1,185 |

We will pay the 'full-year' rate of loan if you are in any year except the final year of a course which lasts more than one year. We will pay the 'final-year' rate of loan if you are in the last year of your course.

C6.6 Examples of the support you can get

You are entitled to claim for the non income-assessed student loan.

The amount of Scottish Executive Health Department bursary you can get will depend on the level of your income and, if this applies, your parents' or husband's, wife's or civil partner's income. We will assess what contribution we will make to your support as described in section B3. We will first apply any contribution to your support to any maintenance grant due to you. We will apply any outstanding contribution to the income-assessed supplementary grants you apply for.

Table AE below gives you an idea of the support you might get, depending on your circumstances. The example given is for students living in a hall of residence or in lodgings on a course that lasts for 30 weeks.

Table AE

| Income after deductions £ | Parents' assessed contribution | | | Husband's, wife's or civil partner's assessed contribution | | |
|------------------------------|--------------------------------|-------------------------|-----------------------------|--|-------------------------|-----------------------------|
| | Contribution £ | Healthcare bursary £ | Maximum loan full year £ | Contribution £ | Healthcare bursary £ | Maximum loan full year £ |
| 15,000 | 0 | 2280 | 2,105 | 0 | 2,280 | 2,105 |
| 20,000 | 0 | 2,280 | 2,105 | 136 | 2,144 | 2,105 |
| 25,000 | 316 | 1,964 | 2,105 | 691 | 1,589 | 2,105 |
| 30,000 | 872 | 1,408 | 2,105 | 1,247 | 1,033 | 2,105 |
| 35,000 | 1,427 | 853 | 2,105 | 1,802 | 478 | 2,105 |
| 40,000 | 1,983 | 297 | 2,105 | 2,358 | 0 | 2,105 |

Practical placement expenses

If you have to go on a practical placement away from your institution and you have extra travel or accommodation costs, we can help you with these costs. You should fill in form AB24, which you can get from your institution. Do not use form AB24 to claim for normal daily travel expenses to your institution during term-time. You should claim these in the normal way on form AB4.

You can claim up to £9.36 each day for placements during term-time and £7.96 each day for placements during the summer.

D Other sources of financial help

D1 Hardship funds

The Scottish Ministers provide hardship funds to students studying at a Scottish Institution. They distribute these funds to publicly-funded institutions for students who, for whatever reasons, have financial difficulties or who may not be able to enter higher or further education for financial reasons. These may be known as access to learning funds for students studying elsewhere in the UK.

We ask institutions to give priority to cases where there is difficulty in meeting living costs. Institutions can decide whether to provide scholarships or bursaries to help with the living costs of students who otherwise may not enter education because of their financial circumstances.

Full-time, part-time and sandwich-course students in further or higher education at a publicly-funded institution are eligible to apply for a payment from these funds. The student must meet the residence conditions for a student loan. There is no age limit for higher education students to receive payments from these funds.

Your institution is responsible for deciding which students should receive payments and how much each payment should be. It is also responsible for all other matters relating to these funds, including handling appeals.

If you want more details about hardship funds or access to learning funds, ask the institution you are studying at or have applied to study at. Usually, the student support or student services office of the institution will deal with enquiries about these funds. Generally, you will have to apply for your full student-loan entitlement before they will award you help from these funds.

D2 Childcare Fund

The Scottish Ministers provide childcare funds to Scottish publicly-funded institutions for students to help towards the cost of registered or formal childcare costs – formal childcare includes childminders, after school clubs, day care, sitter services and providers of pre-school and education. Your institution is responsible for deciding which students should receive payments and how much each payment should be. You should apply straight to them for support. Not all eligible students will receive help, as the fund is limited.

D3 Educational trusts and endowments

You may find it useful to check the Directory of Grant-Making Trusts published by the Charities Aid Foundation, the Grants Register published by Palgrave MacMillan, or the Charities Digest published by the Education Grants Advisory Service (www.egas.online.org.uk). You can usually find these in public reference libraries.

We also maintain a **Register of Educational Endowments** containing information on Scottish trusts that we know about. You can only get help from a trust if you meet the eligibility conditions of that trust. The conditions vary from trust to trust, and only the trustees can decide if you are eligible. For example, conditions can relate to:

- where you live or were born;
- what schools you went to;
- your age;
- the course you are taking; and
- the institution you go to.

Only the trustees can decide whether to accept or refuse your application. Most trusts say that the people applying must be Scottish, or be planning to study at an institution in Scotland.

We will search the register for you if you fill in and send us an enquiry form. After we have searched the register for you, we will send you the names and addresses of any trusts to which you may be able to apply for help. You should then apply straight to the trusts. You can get a form from our website or from us at the address given in section E.

You may also want to visit the website at www.scholarship-search.org.uk to look at the database of undergraduate and postgraduate scholarship awards that academic institutions, commercial organisations and charitable trusts offer.

D4 Bursary support

We do not support some courses because of their type or level. You can ask for support for these courses from:

- the college itself if you are studying at a further education college in Scotland; or
- the education department of your local council if you are studying elsewhere.

D5 Sponsorship and scholarships

Many industrial organisations and some government departments have schemes (usually competitive) for supporting students. You may be able to get details of these from your local Jobcentre.

We explain the effect that income from sponsorship, scholarships and other sources of unearned income has on your support in section B3.

D6 The Department of Work and Pensions (DWP)

The DWP assesses students' entitlements to income-related benefits. Full-time students are generally not eligible to claim benefits. But full-time students with dependants and students with disabilities may be eligible in certain circumstances. It is important to discuss this with your institution student advisor as well as with your local DWP.

The DWP will not take account of the first £10 a week of your student loan. But the amount of loan entitlement over £10 a week will directly reduce your benefit, pound for pound. They will take account of your loan entitlement even if you have not taken out a loan. This is because it forms part of the resources available to you.

The DWP will generally treat payments to students from the hardship funds as voluntary or charitable payments and will fully disregard (ignore) them. However, when working out benefits, they will take account of payments that are for everyday living costs. They will disregard £20 a week of the payment, although this amount will reduce to £10 if the £10 student-loan disregard also applies.

You can find more details about your benefit entitlements from your local DWP, your institution, or the National Union of Students.

D7 Tax credits

Students and their families could receive more money through the tax credits. Students with children are entitled to claim the Child Tax Credit which HM Revenue and Customs will pay to those who are responsible for at least one child, whether or not they are in paid work.

Students who work more than 16 hours a week could also be eligible for Working Tax Credit, which makes work pay for those on lower incomes. Extra help is also available to those who have a disability or who are caring for children with a disability.

You can find out more information by calling the helpline on 0845 300 3900.

D8 Career Development Loans

If you cannot get student support or any other funding to help pay for the course you want to do, you may be able to apply for a Career Development Loan (CDL).

The Government manages CDLs through a partnership with a number of high-street banks. They can support courses in a wide range of vocational areas. If you are 18 or over and plan to train in the UK, you may be able to apply for a CDL of between £300 and £8,000 to cover up to 80% of course fees plus other costs.

A CDL can support any type of full-time, part-time or distance-learning course as long as it:

- is related to a job (although not necessarily to a current job);
- lasts no more than two years, plus, where relevant, up to one year's practical experience where it is part of the course; and
- is not supported financially by a student grant or loan at a publicly-funded higher education institution.

You make no repayments while you are training and for up to one month afterwards, or for up to 17 months if you are unemployed when the repayments are due to start. During this time, the Government will pay the interest on the loan for you. At the end of this period you become responsible for the loan repayments and any extra interest.

If you have not been working for three months or more (whether or not you were registered for work or you were a full-time student) immediately before you make a CDL application, you may be able to apply for a loan to cover the **full** cost of your course fees.

If you are claiming, or want to claim, social security benefits, you should check with your local DWP office to find out how a Career Development Loan may affect your benefits.

Phone 0800 585505 (calls are free).

E About us

E1 What we do

We run the Students' Allowances Scheme, the Postgraduate Students' Allowances Scheme and the Nursing and Midwifery Student Bursary Scheme.

We provide resources to the Student Loans Company Limited and distribute hardship funds to Scottish institutions.

We maintain a Register of Educational Endowments.

We employ about 133 staff and processed over 130,000 applications last year.

Our Service First Charter standard statement is set out below.

Who we consult

We regularly carry out customer surveys and analyse the results to improve our service. We will publish summaries of the results.

What we aim to deliver

We aim to do the following.

- Provide a timely, accurate and helpful service to customers in line with the principles of the Service First Charter.
- Process 50% of applications within 12 days of receiving them, another 25% within 14 days, and the other 25% within 21 days.
- Reply to 90% of written enquiries within 14 days of receiving them, and the other 10% within 21 days.
- Answer 85% of calls to our Customer Services Unit within 25 seconds, and the other 15% within three minutes.
- Have the first instalment of any bursary or supplementary grants that apply available for you at the start of the first term wherever possible. The award notice we send you will confirm how and when we will pay you.
- Pay instalments straight into your bank account at the start of each term. You must tell us and the SLC immediately if you change your bank details. If you do not do this, there could be a delay in your payment.
- Pay tuition fees (if appropriate) on time and straight to the institution on your behalf.
- Let you know as soon as possible if we have paid you too much student support.

E2 Literature

- You can visit our website at www.saas.gov.uk to apply on-line for your support. If you do not want to apply on-line, you can fill in an application form, which you can download from our website. We will make sure that enough application forms are available at higher education institutions when you need them. We will also send them to further education colleges and some schools. The closing date for applying will be clear in the literature.

- Every year we will publish our guides to the Undergraduate and Postgraduate Students' Allowances Schemes, which will provide basic information on student support in Scotland and explain our complaints procedure.
- You can get an alternative version of this guide in a format most suited to your needs (for example a large print version). Contact us on 0845 111 1711.
- We will make sure that leaflets about the schemes described previously and the Nursing and Midwifery Student Bursary Scheme are also available.

E3 Contacting us about your application

Whenever you contact us, please have your personal reference number ready.

If you send us your application on time, signed and with all the necessary documents, you should not need to contact us about it. However, please contact us if a problem arises which we do not cover in this guide.

By letter

If possible, please write to us or send us an e-mail rather than phoning during the very busy period of May to October. We will do our best to reply as soon as we can. You can help by giving your reference number on every piece of correspondence. Your reference number will be on your award notice, which you should receive within 28 days of us receiving your form.

By phone

- Our staff will answer all calls as soon as we can. If we cannot deal with your enquiry in full when you call, staff will return your call within two working days at a time that suits you best (within normal office hours).
- We print a phone number on every award notice. It provides a direct line to the team you should speak to about any specific enquiry.
- Our General Enquiry Unit, which accepts calls on 0845 111 1711 during normal office hours, deals with more general enquiries, particularly those calls that we receive during the busy period between May and October. The unit is open for calls from 8am to 6pm, Monday to Thursday, and 8am to 4.30pm on Fridays during the busy period. If you don't know which team is specifically responsible for your application, you should first contact the General Enquiry Unit. The General Enquiry Unit phone number is in all scheme literature.
- Individual caseworkers will be available to answer urgent phone enquiries that are more specific or complicated on the phone number printed on your award notice. This service will be available during normal office hours. If the service is not available at any time, the General Enquiry Unit will be able to take any messages.
- We also have an automated phone-answering service available 24 hours a day. However, this service can only help with a limited number of the most common questions. This will allow you to monitor or ask for the following.
 - The current progress of your application.
 - A copy of your award notice.
 - The current progress of your travelling expenses application.

Through our website

You can use your SAAS student reference number or SLC reference number to track the progress of your application for student support and travelling expenses using our on-line enquiry service, which is available on our website at www.saas.gov.uk. You can also ask for a copy of your award notice using this service.

You can also use the 'support calculator' on our website to work out how much support you may get. The basic support calculator shows examples of students applying to us for support. It does not carry out all the checks and calculations we do when we receive an application so you should only use it to get a rough estimate of the support you may be entitled to.

By e-mail

You can send an e-mail to the address shown on your award notice. We aim to answer all e-mail enquiries within five working days.

Personal callers at Gyleview House

- You can call at our offices at Gyleview House to make a general enquiry from 8.30am to 5pm, Monday to Thursday, and from 8.30am to 4.30pm on Fridays. We are not open during public holidays or during the Christmas holidays. You can use our automated phone-answering service during this time.

If you want to discuss your case in detail, you should make an appointment beforehand to make sure that an appropriate member of staff will be available. If you do not make an appointment, you may have to wait during busy periods.

Personal touch

- Our staff will identify themselves by name in any correspondence, in face-to-face contact and on the phone.

E4 Complaints or appeals

- While we do our best to provide an efficient service, we have set up a formal complaints procedure. If you have either a general or a specific complaint about the way we have handled your case, you should write to the Head of Section. If you are not satisfied with the response, you can write to the Chief Executive as the final adjudicator in the complaints procedure. Our address is in section E5.
- All formal complaints should be clearly marked 'Complaint'.
- We will investigate all complaints and aim to reply within 14 days of receiving your complaint. We monitor complaints to see if we can improve our service.
- If you are not satisfied with the Chief Executive's response to your complaint, you have the right to ask the Scottish Public Services Ombudsman (SPSO) to investigate your complaint. The SPSO has taken over these duties from the Scottish Parliamentary Commissioner for Administration (SPCA). The Ombudsman can investigate certain complaints of poor administration within his or her authority. A representative you have authorised, such as your Member of Scottish Parliament (MSP), your local councillor or any person who you consider suitable to represent your interests, can also make a complaint to the SPSO on your behalf. You must contact the Ombudsman, preferably in writing, within 12 months of the day you first noticed this matter. The contact details are set out below.

The Scottish Public Services Ombudsman
4 Melville Street
Edinburgh
EH3 7NS
Phone: 0870 011 5378
Fax: 0870 011 5379
Website: www.ombudsmanscotland.org.uk

Value for money: who is responsible?

- We regularly monitor our performance with the aim of improving our services. The Chief Executive is responsible to Scottish Ministers for our overall financial performance, efficiency and cost-effectiveness.
- We will publish performance measures, and our achievements against them, in the Annual Report and Accounts each year.

Helping us to help you

- Apply on-line if you can. It's easier for you and means we can process your application quicker.
- Please fill in your support application form fully and accurately and send it to us with all necessary supporting documents as soon as possible, but **before** the published closing date.
- Keep the award notice we send you and always quote your reference number in correspondence and phone calls.
- Let us know immediately if:
 - you change your name, address, or phone number;
 - you change your bank details (if you do not tell us, your payment could be delayed);
 - you leave or change your course of study; or
 - your personal or financial circumstances change, which might affect your award (if you do not tell us, we may pay you too much grant or bursary, which you will have to repay).
- Repay any amounts you owe us on time.

E5 Where to find us

The Student Awards Agency for Scotland
Gyleview House
3 Redheughs Rigg
Edinburgh
EH12 9HH
Phone: 0845 111 1711
E-mail: saas.geu@scotland.gsi.gov.uk
Website: www.saas.gov.uk

**The Student Awards Agency for Scotland
Gyleview House
3 Redheughs Rigg
Edinburgh
EH12 9HH**

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