



**Student Awards
Agency for Scotland**

**Student Support
Information Guide**

2009-2010

**A guide to what
financial support is available
for Scottish students**

www.saas.gov.uk

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Eligibility

To be eligible for support you must meet our residence conditions and be on a course we support.

Generally to qualify for support you must be:

- ordinarily resident in the UK and Islands for 3 years immediately before the first day of the first academic year of the course
- settled in the UK as described in the Immigration Act 1971
- ordinarily resident in Scotland on the first day of the first academic year of the course
- studying full time in higher education.

The first day of the first academic year of a course, known as the 'relevant date', is 1 August, for those who start a course in the autumn term.

If you don't meet the general residence conditions set out above, you may still be eligible for support. Visit our website for more information or contact us for advice.

Tuition fees

If you are studying in Scotland, and you meet our eligibility conditions, we will pay your fees each year. The standard rate we will pay this year is as follows:

HNC, HND or equivalent	£1,285
Degree or equivalent	£1,820
Medicine degree	£2,895

The payment of your fees does not happen automatically when you accept a place on a course. You must apply to us to have your fees paid in each year of your course. We will then pay your fees straight to your institution on your behalf.

You can apply for your fees at www.saas.gov.uk. You must apply before the closing date of **30 June 2010** if your course starts in the autumn term.

If you are studying elsewhere in the UK, you will have to pay your own fees. The amount you will pay each year will be up to **£3,225**. You should contact the institution you are studying at to find out the amount of tuition fee they will charge you. If you meet our eligibility conditions, you can choose to take out a student loan to pay all or some of your fees. The amount of loan you can get does not depend on your and your household's income.

You can apply for a loan to pay your fees at www.saas.gov.uk. You must apply before the closing date of **31 December 2009** if your course starts in the autumn.

Student loans for living costs

The amount of loan you can apply for depends partly on your and your household's income or both. However, there is a minimum loan available that is not income-assessed. The amount of loan also depends on the length of your course, the year of your course and where you live during term-time.

The table below shows the amount of loan we can pay for a course that lasts 30 weeks. It also shows the extra amount we will pay each week, if your course is over 30 weeks and 3 days.

	Students living in a hall of residence or in lodgings Extra weekly payment £83			Students living in their parents' home Extra weekly payment £54		
	Maximum loan	Income-assessed part	Non income-assessed part	Maximum loan	Income-assessed part	Non income-assessed part
Full year	£4,625	£3,710	£915	£3,665	£3,060	£605
Final year	£4,015	£3,230	£785	£3,200	£2,720	£480

The **full-year** loan covers 52 weeks from the first day of the academic year of your course. This is available in any year except the final year of your course that lasts more than one year. The **final-year** loan covers the length of the course and so will be less. This is available in the last year of your course or for an HNC or other one year course.

An additional loan of up to **£605** is available to young students whose household income is £21,760 or less a year.

Repaying the student loan

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

The SLC will work with Her Majesty's Revenue and Customs (HMRC) to collect repayments. Your employer will take your repayments from your salary and these will show on your pay statement each month. If you are self-employed, HMRC will collect repayments from you through the self-assessment system. If you want to pay your loan off quicker, you can make extra payments direct to the Student Loans Company.

Student loans are cheaper than other types of finance such as bank loans, overdrafts, credit cards and so on. For example, when you are earning £17,000 a year, the repayments of your loan will only be £15 a month.

Interest on the amount you owe will be linked to inflation, in line with the Retail Price Index (RPI). This means the amount you pay back will be about the same in real terms as the value of the amount you borrowed.

You can get more information about how you repay your loan from the SLC website www.slc.co.uk or in the booklet 'Student Loans: Guidance on Terms and Conditions'. You can find a copy on our website.

Young Students' Bursary

If you are a 'young' student studying in Scotland, for example, you are under 25, you may be able to apply for the 'Young Students' Bursary'.

If your household has a low income, we can pay a bursary instead of part of the loan so it reduces the amount of loan you need to take out. This is a bursary that you do not have to pay back.

If you have a dependant child and you are 24 or younger on the first day of the first academic year of the course, you may be able to apply for the 'Young Students' Bursary'.

We will pay the highest amount of **£2,640** if your household income is £19,310 or less a year. The bursary will go down to zero for a household income over £34,195 a year.

Below is an idea of how much bursary you will get based on your household's income.

Income £	Bursary £	Income £	Bursary £	Income £	Bursary £
19,310	2,640	25,000	1,631	31,000	567
20,000	2,518	26,000	1,453	32,000	389
21,000	2,340	27,000	1,276	33,000	212
22,000	2,163	28,000	1,099	34,195	50
23,000	1,986	29,000	921	35,000	0
24,000	1,808	30,000	744		

Students' Outside Scotland Bursary

Young and mature students studying elsewhere in the UK can apply to us for the 'Students' Outside Scotland Bursary'.

If your household has a low income, we can pay the bursary instead of part of the loan so it reduces the amount of loan you need to take out. This is a bursary that you do not have to pay back.

We will pay the highest amount of **£2,150** if your household income is £19,310 or less a year. The bursary will go down to zero for a household income over £34,195.

Below is an idea of how much bursary you will get based on your household's income.

Income £	Bursary £	Income £	Bursary £	Income £	Bursary £
19,000	2,150	25,000	1,328	31,000	461
20,000	2,050	26,000	1,184	32,000	317
21,000	1,906	27,000	1,039	33,000	173
22,000	1,761	28,000	895	34,195	50
23,000	1,617	29,000	750	35,000	0
24,000	1,473	30,000	606		

The parents' contribution

We treat the parents' contribution as part of your 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 consider you for the maximum support available, which includes non repayable bursaries and grants. If they do not give us their income, we can still assess your entitlement to tuition fees and the non-income assessed student loan only.

Whose income we take into account

We work out the parents' contribution by using the following:

- If your parents live together, we will use both their income.
- If your parents are separated, divorced or no longer live together, we will use the income of the parent that you normally live with.
- If your parent lives with a partner or you have a step parent, we will use their income as well as your parents.

The parents' contribution (cont.)

What income and deductions we take into account

For those who pay tax while they earn (PAYE), we take the total gross income. For those who are self-employed and those who have income from property, we take the taxable profit. For those who are unemployed, we only take replacement living-cost benefits into account. We also take into account maintenance paid for a child who is a student. Full details of the income we take into account are on the application form.

The deductions we take into account are maintenance paid for a child who is a student.

We do not take into account maintenance payments received or paid for a child that is not a student.

How much the contribution will be

If your parents' income is less than £24,275 a year, we will not expect them to make a contribution. For an income above £83,395 the contribution is £8,000. The table on the right shows the parents' contribution for the level of incomes shown.

The parents' contribution (cont.)

Income after deductions £	Contribution £	Income after deductions £	Contribution £
24,275	45	54,000	3,477
25,000	126	56,000	3,785
26,000	237	58,000	4,093
28,000	459	60,000	4,400
30,000	681	62,000	4,708
32,000	903	64,000	5,016
34,000	1,126	66,000	5,324
36,000	1,348	68,000	5,631
38,000	1,570	70,000	5,939
40,000	1,792	72,000	6,247
42,000	2,014	74,000	6,554
44,000	2,237	76,000	6,862
46,000	2,459	78,000	7,170
48,000	2,681	80,000	7,477
50,000	2,903	82,000	7,785
52,000	3,170	83,395	8,000

How we apply the contribution

We will apply the contribution to any income-assessed grants you are entitled to followed by the student loan then travel expenses. Most school leavers will not be entitled to income-assessed grants, except travel expenses, as these are for students who have dependents. If you are entitled to a bursary, we do not reduce this by the parents contribution.

The parents' contribution (cont.)

More than one member of the family in further or higher education

We will make only one assessment of the parents' contribution for the family. We will reduce the parents' contribution by £195 for each of the brothers or sisters, and split the balance equally between the students receiving support. For example, if there are two members of the family in higher education and the parents' joint income is £56,000, the parents' contribution for each child will be **£1,795** ($£3,785 - £195 = £3,590$ divided by 2)

Dependent children

If there are other dependent children in the family, except those in further or higher education, we will reduce the parents' contribution by £195 for each child.

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

We will work out your husband's, wife's, civil partner's or partner's contribution in the same way as we work out the parents' contribution.

We do not assess a contribution for incomes below £20,645 a year. For an income above £80,775 the contribution is £8,000. The table below shows the contribution for the level of incomes shown.

Income after deductions £	Contribution £	Income after deductions £	Contribution £
20,645	45	51,000	3,419
21,000	84	53,000	3,727
23,000	307	55,000	4,034
25,000	529	57,000	4,342
27,000	751	59,000	4,650
29,000	973	61,000	4,957
31,000	1,196	63,000	5,265
33,000	1,418	65,000	5,573
35,000	1,640	67,000	5,880
37,000	1,862	69,000	6,188
39,000	2,084	71,000	6,496
41,000	2,307	73,000	6,803
43,000	2,529	75,000	7,111
45,000	2,751	77,000	7,419
47,000	2,973	79,000	7,727
49,000	3,196	80,775	8,000

Supplementary grants

Depending on your personal circumstances, you may be able to apply for supplementary grants, that you do not have to pay back, as detailed below.

Dependants' Grant

You can claim this income-assessed grant for your husband, wife, civil partner or partner. You cannot claim this grant for another student. If your husband, wife, civil partner or partner has any income, this may affect your entitlement. We will pay up to **£2,640** to cover the full 52 weeks from the first day of the academic year of your course

Lone Parents' Grant

You can claim for this income-assessed grant if you are single, widowed, divorced, separated or your civil partnership has dissolved, and you are bringing up children on your own. The Lone Parents' Grant covers 52 weeks of the year from the first day of the academic year of your course. We will pay up to **£1,305** a year.

Additional Childcare Grant for Lone Parents

You may be entitled to this grant if you pay for registered or formal childcare and you receive Lone Parents' Grant. You can receive up to **£1,215** a year, depending on your childcare costs.

Vacation Grant for Care Leavers

If you were previously in care, we can pay a grant of up to **£105** a week to help with accommodation costs in the long (summer) vacation.

Supplementary grants (cont.)

Disabled Students Allowance (DSA)

If you have a disability or learning difficulty, the most common being dyslexia, you may be eligible to claim for certain extra expenses that arise because you are on a course. The amount of support we can give you does not depend on your or your household income. We will pay the following:

- Up to **£1,725** a year for any qualifying costs during the academic year. This can be, for example, photocopying costs, ink cartridges or special dietary requirements.
- Up to **£20,520** a year for non-medical personal help. This can be, for example, sign language interpreter, note takers and helpers for people in wheelchairs.
- Up to **£5,160** for major items of specialist equipment. This can be, for example, personal computers, Braille printers and portable loops or radio aids. This is a total amount for the course, not for each year of the course.

If you are not able to use public transport, there is no limit to the amount of help we can give you with your travel costs. For example, we can pay for a taxi to take you to college or university every day.

Supplementary grants (cont.)

Travel expenses

We can help you with the cost of travel for your course. The amount we will pay depends on how much income you and your household have. This means that after we have applied the parents' contribution to the income-assessed loan, if there is any contribution left, we will reduce your travel claim by this amount. You may not get help if your household income is above £54,000.

We expect you to pay the first £159 of your travel expenses from your loan, bursary or your own resources. We will only pay for the cheapest fares available for the type of transport you use. For example, weekly, monthly or 10 week zone cards.

The maximum amount we can pay for a course that lasts 30 weeks is as follows. We will pay an extra £15.40 for each week over 30 weeks and 3 days.

- If you are a dependent student living in the parents' home - **£811** (£970 - £159)
- If you are an independent student living in the parents' home or your own home - **£955** (1,114 - £159)
- If you are a dependent or independent student living in term-time accommodation - **£462 plus three return trips** between your home and term-time address, less £159

Student support packages available

The table below shows how we work out your support package depending on the level of your parents' income. The examples are based on you studying a 30 week course at a Scottish institution and living away from home while you study.

Income £	Contribution £	Young Students Bursary £	Loan £	Additional Loan £	Total £
18,000	0	2,640	1,985	605	5,230
20,000	0	2,518	2,107	308	4,933
23,000	0	1,986	2,639	0	4,625
26,000	237	1,453	2,935	0	4,625
29,000	570	921	3,134	0	4,625
32,000	903	389	3,333	0	4,625
35,000	1,237	0	3,388	0	4,625
38,000	1,570	0	3,055	0	4,625
41,000	1,903	0	2,722	0	4,625
44,000	2,237	0	2,388	0	4,625
47,000	2,570	0	2,055	0	4,625
50,000	2,903	0	1,722	0	4,625
53,000	3,324	0	1,301	0	4,625
56,000	3,785	0	915	0	4,700
59,000	4,247	0	915	0	5,162

Student support packages available (cont.)

The table below shows how we work out your support package depending on the level of your spouse or partner's income. The examples are based on you studying a 30 week course at a Scottish institution.

Income £	Contribution £	Loan £	Total £
18,000	0	4,625	4,625
20,000	0	4,625	4,625
23,000	307	4,318	4,625
26,000	640	3,985	4,625
29,000	973	3,652	4,625
32,000	1307	3,318	4,625
35,000	1,640	2,985	4,625
38,000	1,973	2,652	4,625
41,000	2,307	2,318	4,625
44,000	2,640	1,985	4,625
47,000	2,973	1,652	4,625
50,000	3,307	1,318	4,625
53,000	3,727	915	4,642
56,000	4,188	915	5,103
59,000	4,650	915	5,565

Allied Health Profession or Nursing & Midwifery course

The funding is different if you are studying Nursing, Midwifery or a course 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.

Please check our website for further information about the funding available.

How to apply for your support

You can apply for your fees, loan, bursary and grants (except travel) that you may be entitled to in April each year. You should apply as soon as you know the course you want to do. Do not wait for exam results. If you don't get on the course you want, you can easily change or cancel your application by giving us a call.

The only way to apply is to visit our website and apply online. We take you through the application step by step and the advantage of filling it in online is that in your second or later years, you will find all your details already on the form and all you have to do is update the information that has changed. For more information on how to apply online, see page 22 of this booklet.

You can apply for your travel expenses online in December.

Processing your application form

We will process your application within 21 days of receiving a correctly filled-in form. We will assess your entitlement and send you an award notice that will tell you how much you will get and when. If you have applied for a loan, we will send your loan information to the Student Loans Company. They will set up your loan account and send you a payment schedule.

We and the SLC normally pay your support in monthly instalments and the first instalment will be a double payment.

Other sources of financial help

Discretionary fund

Every college or university has a fund that you can apply to if you are not able to enter higher education for financial reasons or have financial difficulties while you study. In Scotland this is called the discretionary fund. If you are studying elsewhere in the UK, this may be known as access to learning funds. To be eligible to apply for help, you must take out the maximum student loan available to you. The student support services team at your institution is responsible for deciding who they make payments to and for how much.

Childcare fund

Every college or university has a childcare fund that you can apply to for help towards the cost of registered or formal childcare. To be eligible to apply for help, you must take out the maximum student loan available to you and be eligible to have your fees paid by your funding body.

University or college bursaries

If you study at an institution in the UK, except Scotland, the institution you study at may offer you a bursary if you and your household have a low income. The minimum bursary is £310 a year but may be more depending on your circumstances. For more details, contact your institution.

Applying online

We have had online applications in Scotland since 2002. Last year, over 80% of students applied online and Ministers have now agreed that we should make this the preferred method of applying for funding. Applying online is quick and easy. Our system guides you through the application form and tells you if there is any essential information you have missed. Once you have completed your first application online, the system saves all your information. This means you only have to update any changes in the following years.

The benefit of online applications for SAAS is that we can deal with electronic information faster and more securely. For students, the cost of postage is largely removed as is the possibility that a form could go missing or be delayed.

Applications for the Disabled Students Allowance will not be affected and can continue to be made as in the past.

What you need to apply online

A current email address

Your SAAS reference number if you've applied before

Your National Insurance number

Your bank sort code and account number

Your institution and course details

It is important that you keep your username and password safe. You will need these again to use our online services.

Useful addresses

Student Loans Company (SLC)

100 Bothwell Street
Glasgow
G2 7JD
Tel: 0845 026 2019

Scottish Executive Higher Education for Learners (HELS)

Europa Building
1st Floor, 450 Argyle Street
Glasgow
G2 8LG
Tel: 0141 242 0112

learndirect scotland

SUFI 1st Floor Alhambra House
45 Waterloo Street
Glasgow
G2 6HS
Tel: 0800 100 9000
www.learndirectscotland.com

This booklet offers a general guidance only and is not binding, as each applicant must be assessed on their individual circumstances in accordance with the full information they provide in a completed application.

