



SAAS

**Student
Awards
Agency
for
Scotland**

**Funding
Guide
2013-2014**

www.saas.gov.uk

IMPORTANT INFORMATION FOR 2013-2014

This booklet outlines the funding available for all students. This applies to both new and continuing students regardless of when you started your course.

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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.

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

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 college or university on your behalf.

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 **£9,000**. You should contact the college or university 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 income.

Course information

The full time courses we give funding for are:

- Higher National Certificates (HNC)
- Higher National Diplomas (HND)
- Degrees
- Nursing and Midwifery Diplomas and Degrees
- PGDE - this is a course you do after your degree that qualifies you to teach
- Some Postgraduate Diplomas

You are eligible to get your fees paid in each year of your course as long as you progress.

You should always contact us about your support if you are thinking about changing course.

Nursing and Midwifery courses

Nursing and Midwifery students who meet our residence conditions are eligible for a non income-assessed bursary plus some additional income assessed and non income-assessed allowances.

Please check our website for more detailed information.

Part-time Fee Grant

To qualify for this funding, you should have an individual income of £25,000 a year or less. This is available to those studying with a Scottish college, university or approved private training provider.

Please check our website for more detailed information.

Young Students' Bursary (YSB) and student loan for living costs

If you are a 'young' student, for example, you are a school leaver, you may be eligible for the 'Young Students' Bursary'. You do not have to pay this bursary back and you can use it for your general living costs while you study.

We will pay a bursary of **£1,750** if your household income is less than £17,000 a year. The bursary will go down to zero for a household income of £34,000 and above.

The student loan is repayable. If you decide to take out a student loan, you can find more information on how you repay it on page 9.

The amount of loan and bursary you can apply for depends on your household income. We will use gross income. However, there is a loan available to all students of up to £4,500 regardless of household income (see table below). You can choose how much of this loan you want to take.

If you apply for a loan, we will send your loan information to the Student Loans Company (SLC). They will set up your loan account and send you a payment schedule.

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

Young Students			
Household Income	Bursary	Loan	Total
£0 to £16,999	£1,750	£5,500	£7,250
£17,000 to £23,999	£1,000	£5,500	£6,500
£24,000 to £33,999	£500	£5,500	£6,000
£34,000 and above	£0	£4,500	£4,500

Independent Students' Bursary (ISB) and student loan for living costs

If you are an 'independent' student, for example, you are 25, are married, in a civil partnership or living with a partner or you have a child dependant on you before the start of your course, you may be eligible for the 'Independent Students' Bursary'. You do not have to pay this bursary back and you can use it for your general living costs while you study.

We will pay a bursary of **£750** if your household income is less than £17,000 a year. The bursary will go down to zero for a household income of £17,000 and above.

The student loan is repayable. If you decide to take out a student loan, you can find more information on how you repay it on page 9.

The amount of loan and bursary you can apply for depends on your household income. We will use gross income. However, there is a loan available to all students of up to £4,500 regardless of household income (see table below). You can choose how much of this loan you want to take.

If you apply for a loan, we will send your loan information to the Student Loans Company (SLC). They will set up your loan account and send you a payment schedule.

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

Independent Students			
Household Income	Bursary	Loan	Total
£0 to £16,999	£750	£6,500	£7,250
£17,000 to £23,999	£0	£6,500	£6,500
£24,000 to £33,999	£0	£6,000	£6,000
£34,000 and above	£0	£4,500	£4,500

Household income

If your household income is £34,000 or more you do not need to complete the income section of the application.

Whose income we take into account

- 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 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 the parent you live with
- If you are married or live with a partner, we will use their income
- We do not take any earned income you have into account, however, if you have any unearned income, such as income from property, we will take this into account as part of the household income

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, for example, Job Seekers Allowance. 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 only deduction we take into account is 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.

Repaying your student loan

You do not have to take out a student loan. However, the student loan makes up the majority of most students' funding.

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 £18,000 a year, the repayments of your loan will only be £17 a month.

The SLC will work with Her Majesty's Revenue & 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.

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.studentloanrepayment.co.uk or in the booklet 'Student Loans: Guidance on Terms and Conditions'. You can find a copy on our website.

EU students

You will be eligible to apply to us for payment of tuition fees if you meet the following:

- you are an EU national, or the family member of an EU national on the relevant date; and
- 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 first day of the first academic year of your course; and
- you are taking a course of full-time study in Scotland and plan to graduate in Scotland

If you are an EU national and you have lived in the UK and Islands (apart from temporary absences) for the three years before the first day of the first academic year of your course (1 August for a course starting in the autumn term), you may be eligible for a student loan, bursary and any additional grants that may apply.

Visit our website for more information or contact us for advice.

Dual Nationality

You may also be eligible for support if you have dual EU/UK nationality. See our website for further information or contact us for advice.

Additional grants

Depending on your personal circumstances, you may be able to apply for additional 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.

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.

Disabled Students Allowance (DSA)

If you have a disability or learning difficulty 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 household income.

See our website for further information on these grants or contact us for advice.

How and when to apply

You can apply for your fees, loan, bursary and grants from April. 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 for your support is to visit our website and apply online at www.saas.gov.uk.

Remember, if your household income is £34,000 or more you do not need to complete the income section of the application.

To ensure your funding is in place at the start of your course you should submit a **correctly completed** application by **30 June**. Please remember to send us everything we ask for. If we have to write to you to request more information, your application *will* be delayed.

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

Your passport details if you hold a valid UK passport

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

Evidence we may need

The 30 June guarantee date only applies to **correctly completed applications**. You may need to send documentation to support your application. The table below shows examples of evidence we need. You should only send us clear **photocopies** as we can not store or return originals.

	Evidence we need
<p>Household Income</p> <p>Household income <u>below</u> £34,000</p> <p>Household income £34,000 or <u>above</u></p>	<p>When completing your online application you can send proof of earnings such as P60s, etc.</p> <p>You do not need to supply us with income details.</p>
<p>Proof of separation/divorce</p> <p>Are you or your parents separated/divorced?</p>	<p>Send us a solicitor's letter or divorce decree.</p>
<p>Lone Parent Grant (required every year)</p>	<p>Send proof you are a lone parent. For example, tax credit letter, council tax bill.</p> <p>You will also need to send us one school age dependents full birth certificate (not abbreviated).</p>
<p>Living with a partner</p> <p>Are you applying to be assessed on your partners' income instead of your parents?</p>	<p>We will require evidence that you are living with your partner before the start of your course.</p> <p>You can send us a joint mortgage or tenancy agreement or Jobcentre Plus documents.</p>

Processing your application form

We aim to have your funding in place at the start of your course for all correctly completed applications received before **30 June**. You can track the progress of your application using your online account. We will work out your funding 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 (SLC). 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.

Keeping in touch

You can keep up-to-date with information by visiting our website @ www.saas.gov.uk

You can also follow us on Facebook and Twitter @



facebook.com/saasfb



twitter.com/saastweet

We have launched our very own YouTube channel. Here you will find videos that will help you understand the funding available and explain the services we provide.



youtube.com/fundingawareness

All of the above links can be accessed through the homepage on our website.

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 college or university 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.

College or university bursaries

The college or university you study at may offer additional bursaries and scholarships depending on your circumstances. For more details, contact your college or university directly or visit their website.

