

Student Support in Scotland	Student Awards Agency for Scotland
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Guide to student support 2012-2013

This guide is for all undergraduate students who are on an HNC, HND, degree or equivalent level course. Anyone taking a Professional Graduate Diploma in Education (PGDE) 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 online for your support or to get more information about student support. If you need an alternative version of this guide in a format most suited to your needs (for example, a large print or Braille version). Please contact us on 0300 555 0505.

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.

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Glossary

Academic year – a period of 12 months. The exact dates depend on when your course starts. The actual dates of the 2012-2013 academic year are as follows.

For courses starting between 1 August 2012 and 31 December 2012 – 1 August 2012 to 31 July 2013.

For courses starting between 1 January 2013 and 31 March 2013 – 1 January 2013 to 31 December 2013.

For courses starting between 1 April 2013 and 30 June 2013 – 1 April 2013 to 31 March 2014

For courses starting between 1 July 2013 and 31 July 2013 – 1 July 2013 to 30 June 2014

Course of education – a programme of study leading to an HNC, HND, degree or equivalent qualification.

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', step-parent's, and parent's partner's income we take into account.

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

EU public funds – means funds from another EU member state, the European Social fund or any other EU government body

Household income – a combination of either your, your parents', step-parent's, parent's-partner's, or husband's, wife's, civil partner's or partner's income.

Income-assessed – the amount of support you are entitled to depends on your own income and, if appropriate, that of your parents, step parent, parent's partner or your husband, wife, civil partner or partner.

Independent student – a student whose parents', step-parent's, and parent's partner's income we do not take into account. If you married, have entered a civil partnership or are living with a partner, we will take your husband's, wife's civil partner's or partner's income into account.

Institution – your university or college.

Non income-assessed – the support available no matter what your, your parents', step-parent's, parent's-partner's or your husband's, wife's, civil partner's or 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, step parents, parent's partner or husband, wife, civil partner or 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 count as being ordinarily resident.

Parent – includes a step-parent, parent's partner, a guardian, any other person having parental responsibilities or care for a child (except foster carers).

Partner – a student who lives with a partner as if they were married or in a civil partnership.

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

Living cost grants – these are grants to help towards specific costs, for example travel expenses, and the costs you have to pay due to your personal circumstances, such as a Lone Parents' Grant. You do not pay these back unless you lose entitlement to them.

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

Applying for support

- Your application for tuition fees and support with your living costs is only valid for one academic year. You **must** therefore apply for support in every year of your course. You should only make one application each year. If you need to make a change to your initial application or need advice about applying, you should contact us on 0300 555 0505 or email us at www.saas.gov.uk/contact.htm.
- 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, your money may be too. If you don't apply by the closing date, shown below, you could end up having to pay your own fees and not getting the money you're entitled to while you study.
- Do not wait for exam results or a firm offer. If you do not get on the course that you originally applied for, we can change your application to another course or cancel your application if you give us a call.
- Make sure that you claim for everything that you are eligible for. We can only pay you for the level of support you ask for. Remember the types of support available are – tuition fees, student loan, bursary and living cost 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 household's income if you are applying for the maximum income-assessed support.
- The only way to apply is to use our website and apply online. There is help text throughout the application process that will explain how to fill in the form. You only need to fill in a whole online form once. In your second or later years, you will find most of your details already on the online form and you will only have to update anything that has changed.
- You should send clear photocopies of any documents we need to see. We will destroy all documents after 30 days.
- We aim to process correctly filled-in applications, that we receive before 30 June, in time for you starting or returning to your course in the coming academic session. We will assess your entitlement and send you an award notice. This will show you how much bursary and/or living cost grants you will get each month. It will also tell you if we will pay your tuition fees straight to your college or university on your behalf. If you have applied for a student loan, it will tell you the amount the Student Loans Company (SLC) will pay you for the entire year. The SLC will send you a separate payment schedule which will show the amount you will receive each month. As long as you have applied well in advance of your course start date, you will get both your award notice from us and your payment schedule from the SLC before the start of your course.
- It's your responsibility to make sure that your application has arrived. You can track its progress using the online services on our website. Please contact us if you do not receive an award notice within 28 days of sending your application to us.

For a rough 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 young students applying to us for support for a 30 week undergraduate course. 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.

Final closing dates

The final closing date for receiving applications in session 2012-2013, for courses that start between 1 August 2012 and 31 March 2013, is **31 March 2013**.

Special arrangements will apply for courses that start between 1 April 2013 and 31 July 2013. If this applies to you, we will let your institution know the appropriate closing date. You can also contact us for advice.

If we receive your application after the final closing dates shown above, you will receive no support, including tuition fees.

Eligibility

1. **Residence eligibility**
2. **The relevant date**
3. **General residence conditions**
4. **Students who do not meet the general residence conditions**
5. **EU nationals and family members of such**
6. **Asylum seekers**

1. Residence eligibility

To qualify for support with tuition fees and living costs, you must meet our residence eligibility conditions and you must be studying a course that we support. We normally base our residence eligibility conditions on your circumstances on the first day of the first academic year of your course (the relevant date). We will decide whether you meet our residence eligibility conditions.

2. The relevant date

The relevant date depends on when your course starts. The dates for session 2012-2013 are as follows.

- **1 August 2012** for courses that start between 1 August 2012 and 31 December 2012.
- **1 January 2013** for courses that start between 1 January 2013 and 31 March 2013.
- **1 April 2013** for courses that start between 1 April 2013 and 30 June 2013.
- **1 July 2013** for courses that start between 1 July 2013 and 31 July 2013.

3. 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. If you are not a UK or other 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.

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, if you are ordinarily resident in your home country on the relevant date, you can apply to us for your tuition fees, a Scottish Government Health Department bursary and living cost grants. You can apply for your student loan from your home country.

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

Eligibility at the beginning of a course of education determines your eligibility for the duration of that course of education. This means, if you start a course of education while ineligible to receive support on residence grounds, you will continue to be ineligible to receive support on residence grounds for the rest of that course of education. There are exceptions to this rule for those who have a form of leave to remain in the UK which is given as the result of an asylum application and those whose country has joined the EU. For all others, if you were not eligible to receive support on residence grounds at the start of your course but you change to a different level of course, if you meet our residence conditions at the start of your new course, we can consider you for support.

4. Students who do not meet the general residence conditions

If you don't meet the general residence conditions set out above, you **may** still be eligible for support in certain circumstances. Support may be available to:

- UK nationals or family members of such nationals who have returned to the UK to live or study, who currently live or have lived in another EU member state, the European Economic Area (EEA) and Switzerland;
- UK nationals who were born in and have spent the greater part of their life in the UK (other conditions also apply, see our website for details);

- UK nationals returning from temporary employment or study outside the UK;
- Nationals of EEA countries, who have been granted **permanent residence** in the UK, and their husbands, wives or civil partners and children or stepchildren;
- Nationals and family members of nationals of other EU member states, Iceland, Norway, Liechtenstein and Switzerland, who have **EEA migrant worker/self employed** or **Swiss employed/self-employed** status in the UK;
- Nationals and family members of nationals of other EU member states, Iceland, Norway, Liechtenstein and Switzerland, who have **EEA frontier worker/self employed** or **Swiss frontier employed/self-employed** status 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 **humanitarian protection or discretionary leave** in the UK, and their husbands, wives or civil partners and children or stepchildren;
- Iraqi nationals who have been given leave to enter the UK under the Iraqi Direct Entry Scheme (also known as the Locally Engaged Staff Assistance Scheme (LESAS))
- Anyone who is under 18 and has been granted **temporary protection** in the UK;
- Anyone who is the dependant child of a Swiss national;
- Anyone who is the dependant child of a Turkish worker.

5. EU nationals and family members of such

You **may** qualify for support with your tuition fees if you meet all of the following conditions.

- You are, on the relevant date, an EU national (other than a person who is a United Kingdom national who has not exercised a right of residence) or a family member of either.
- You have been ordinarily resident in a member state of the EEA and Switzerland or the EU overseas territories for the three years immediately before the relevant date. (There are exceptions for those that don't meet this condition, see our website for details)
- You are taking a course of full-time study in Scotland and plan to graduate in Scotland*.

*We will not pay your tuition fees if you are studying in Scotland for one year as part of your course in your home institution to which you will transfer credits and return to and graduate from.

We will not pay your tuition fees if you already have a degree qualification for which you received support from your home country, another EU member state or the European Social Fund. However, if you hold an ordinary degree, we may offer you support for an honours year of the same or a different degree.

If your country has recently joined the EU, we will consider you for support from the date your home country joins. See our website for more details.

6. Asylum Seekers

You may qualify for support with your tuition fees only if you meet all of the following conditions.

- You are the child of an asylum seeker or young asylum seeker.
- You are resident in Scotland on the relevant date.
- You have been resident in Scotland throughout the period of three years immediately before the relevant date.
- You were under 18 years old on the date when you made your application for asylum.
- You are under 25 years old on the relevant date.

- You are taking a course of full-time study in Scotland.

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 by phoning 0300 555 0505 or email us at www.saas.gov.uk/contact.htm.

Course eligibility

Support is available if you meet our residence eligibility conditions and are studying a full-time HNC, HND, degree or equivalent courses. It is also available if you are studying a PGDE.

Full-time courses

The main groups of full-time courses the Students' Allowances Scheme cover, are shown 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, and 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.
- Some 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 in the Allied Health Professions. These include speech and language therapy, occupational therapy, physiotherapy, radiography, podiatry (chiroprody), orthoptics, dietetics, prosthetics and orthotics. Students on these courses receive different support arrangements from other undergraduates. Please see page 18 for details.
- Courses leading to a certificates or a diploma 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 email address is enquiries@sssc.uk.com
- Certain advanced courses of study at theological colleges. Please contact us for more information.
- Professional Graduate Diploma in Education (PGDE).
- Certain courses at privately-funded institutions including those designated for support by the Department for Business Innovations and Skills (BIS) at institutions in England and Wales.

Part-time courses

You may be eligible for up to £500 towards your tuition fees each year if you are studying:

- at least 40 credits of an eligible course of higher education that you undertake on a part-time basis
- at least 40 credits of an eligible Professional Development Award (PDA) or a Continuing Professional Development (CPD) award at Scottish Qualification Framework level 7-11 that you undertake on a part-time basis.

You may also be eligible to apply for the Disabled Students' Allowance (DSA) if you are undertaking at least 50% of a full-time course of higher education on a part-time basis. You can get more information about this on our website.

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.
- Your institution concerned treats the foundation year (even though it is optional) as a necessary part of the degree course.

Sandwich courses: students on placements

Support is available 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 work experience. You will find more information on sandwich courses on page 21.

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 which do not lead to a degree. You can get information about bursaries for such 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.uk

- post-registration nursing degrees
- Training for Work courses funded by Local Enterprise Companies
- 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, please go to page 31 for information on other sources of financial help.

Tuition fees

1. Tuition fee eligibility
2. Tuition fees if you study in Scotland
3. Tuition fees if you study at a UK institution outside Scotland
4. Tuition fees if you repeat a period of study
5. Tuition fee cut-off date
6. Tuition fees that are different from the standard rate
7. Tuition fees for non publicly-funded institutions
8. Tuition fees for students from abroad
9. Tuition fees for sandwich courses
10. Tuition fees for courses intended for graduate entry
11. Tuition fees for studying abroad

1. Tuition fee eligibility

If you meet the residence eligibility conditions as set out on pages 5 and 6, you are entitled to apply for help with your tuition fees, regardless of your age. However, if you have done a course of higher education before, we may not be able to pay your tuition fees or give you a tuition fee loan (whichever applies).

Your application for us to pay your tuition fees is only valid for one academic session, so you must make sure that you apply each year. After you make an application to us to pay your tuition fees, we will send you an award notice. This will tell you how much tuition fees we will pay direct to your college or university on your behalf. If you forget to apply to us to have your tuition fees paid, your college or university will send you a bill for them.

We can only consider an application for tuition fees if we receive it before the closing dates as shown on page 4.

2. Tuition fees if you study in Scotland

The standard rate of tuition fees you will be charged depends on what course you are doing as shown below.

- HNC, HND or equivalent **£1,285**
- Degree or equivalent **£1,820**
- Medicine degree **£1,820**

If you meet our residence eligibility conditions, as shown on pages 5 and 6 and have not done a course of higher education before, we will pay the appropriate rate of tuition fee, as shown above, direct to your college or university.

3. Tuition fees if you study at a UK institution outside Scotland

You will have to pay up to **£9,000** each year towards your tuition fees. Most institutions will charge this but some may charge less. You should contact the institution you want to study at to find out what tuition fees they charge. You can choose to take out a student loan to pay all or some of your tuition fees. The amount of loan you can get does NOT depend on your own income or that of your parents, step-parents, parent's partner or your husband, wife, civil partner or partner, as appropriate.

If you are eligible to apply for a loan to pay your tuition fees, and your course starts in the autumn term, you must apply for this before 31 March 2013.

4. Tuition fees if you repeat a period of study

If you need to repeat a period of study, we will not normally pay your tuition fees, make a contribution towards your tuition fees or give you a loan to pay your tuition fees during this time. However, we will consider individual requests for repeat periods of study on medical or strong compassionate grounds, such as the death or serious illness of a close relative. We will need written evidence to support your request.

5. Tuition fees 'cut-off' date

We pay tuition fees direct to publicly-funded institutions if you are eligible to have them paid and are attending your course on a specific 'cut-off' date. Whether or not we pay fees will depend on whether you are attending your course on or after the cut-off date. We will not pay tuition fees for you if you withdraw before this date.

The cut-off dates for session **2012-2013** are as follows.

- **1 December 2012** for courses which start between 1 August 2012 and 31 December 2012.
- **1 March 2013** for courses which start between 1 January 2013 and 31 March 2013.
- **1 June 2013** for courses which start between 1 April 2013 and 30 June 2013.

If you transfer to another course or institution, we will pay the tuition fee for the course or institution you are attending on the cut-off date. If your college or university charges a higher rate of tuition fee for your new course, we will not pay the difference. Your college or university may charge you for tuition fees if you withdraw from your course before the relevant tuition fee cut-off date.

6. Tuition fees that are different from the standard rate

Sometimes an institution may charge tuition fees that are different from the standard rates as shown on page 9. If you are not sure about the tuition fees that your institution will charge, you should check with them before you accept the place they have offered you.

7. Tuition fees for non publicly-funded institutions

The tuition fees for such institutions are generally more than the normal amounts we pay. In particular, we will limit the tuition fees for courses which are designated for support by BIS. 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 £1,205 in session 2012-2013.

If the non publicly-funded institution is in a UK institution outside Scotland, you can apply to us for a non income-assessed loan of up to £6,000 to help towards the cost of your tuition fees.

8. Tuition fees for students from abroad

Institutions can charge a different amount of tuition fee to those they consider to be 'overseas' students. They may class you as an overseas student if you are a UK national who has been living outside the EEA or Switzerland for a number of years or you are a non-EU national who now lives in the UK. They do not base the tuition-fee assessment on nationality only. They look at your place of ordinary residence during the three year period prior to the relevant date and your immigration or asylum status in the UK. Tuition fees for overseas students can be around £4,000 to £15,000 plus a year.

9. Tuition fees for sandwich courses

If your course involves a compulsory sandwich placement in session 2012-2013, the tuition fee we will pay to your institution will depend on whether your placement lasts for the full year or part of a 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 of tuition fee for the level of course you are doing. If you are on a placement for the full year, we will pay 50% of the standard tuition fee for the level of course you are doing. Depending on the course and the institution, this could be anything from £640 up to £4,500. This is a contribution towards the cost the institution has to pay for administrative and any other arrangements relating to the placement. You should check with your institution if they want you to pay the balance up to the standard tuition fee amount.

10. Tuition fees for courses intended for graduate entry

Tuition fees for these courses may be much more than the standard tuition fees that we pay. If you already hold a degree, regardless of whether you received public funds to do so, you will not be able to apply for help with your tuition fees for a degree specifically designed for those holding a degree or an equivalent qualification. We can make an exception if you want to train for the ministry, priesthood or dentistry. The highest fee that we can pay in cases like this is the standard rate for the level of course you are studying and we will assess your entitlement to this tuition fee individually.

11. Tuition fees for studying abroad

If your course involves a compulsory year of study abroad or you choose to study abroad for a year and neither is part of an exchange, we will pay 50% of the standard tuition fee for the level of course you are doing. Depending on the course and your UK institution, this could be anything from £640 up to £4,500. This is a contribution towards the cost the institution has to pay for administrative and any other arrangements relating to your study abroad. You should check with your home institution if they want you to pay the balance up to the standard tuition fee amount.

If you choose to study abroad for a year as part of an exchange, and your home institution is in Scotland, we will pay the full standard tuition fee straight to your home institution on your behalf. If your home institution is elsewhere in the UK, your institution will arrange for your fees to be paid.

If you study abroad 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.

Student loans

For most students, the main support for living costs will be through the student loan, which will be partly income-assessed.

1. **Eligibility for a loan**
2. **How and when to apply for a loan**
3. **Standard loan amounts**
4. **The Additional Loan**
5. **How we process your loan application**
6. **Repaying the loan**
7. **Where to find the Student Loans Company**

1. Eligibility for a loan

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 (see pages 5 and 6 for details); and
- not break any obligation to repay any **student** loan; and
- be under 50 on the first day of the first academic year of your course of education (the relevant date); or
- be aged 50 to 54 on the relevant date and plan to return to employment after completing your course.

If you change course and are aged 55 or over on the relevant date of your second course, you will not be entitled to a student loan for your second course.

If you are repeating a period of your full-time course on a part-time basis but are registered with your institution as a full-time student, you can apply to us for same student loan as if you were attending full time. This is only available once during your course of study.

You cannot get a loan if you are:

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

2. How and when to apply for a loan

You can apply to us for a loan online at www.saas.gov.uk. You can apply at the same time as you apply for support with your tuition fees, a bursary or any grants you may be entitled to, but you can also apply later in the academic year.

You can apply for the total amount you are entitled to or a smaller amount. If you want, you can just apply for the minimum (non income-assessed) amount, in which case your parents, step parent, parent's partner or husband, wife, civil partner or partner will not need to give us details of their income. You can make one top-up application during the academic year if you do not take out your full entitlement in your first request.

You must have a National Insurance Number to apply for a loan. If you don't have one, the SLC will contact you about this. The SLC will also ask you for the names and addresses of two contacts. The contacts should not live at the same address as each other. They will only contact these people 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 your loan. You should ask for permission to use their names.

3. Standard loan amounts

The amount of loan you can get depends on:

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

The rates shown in table A are for courses that last for 30 weeks. 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 extra weekly amounts that we can pay are as follows.

- £56 if you are living in your parents' home.
- £85 if you are living in your own home, a hall of residence or in lodgings and studying outside London.
- £109 if you are living in your own home, a hall of residence or in lodgings and studying in London.

We will pay the '**full-year**' rate of loan, as shown in table A, if you are in any year except the final year of a course which lasts more than one year. The full-year loan covers 52 weeks. If your course starts in the autumn term, this will be 1 August 2012 to 31 July 2013.

We will pay the '**final-year**' rate of loan, as shown in tables A, if you are in the last year of your course or are studying an HNC or another one-year course. The final-year loan covers the numbers of weeks between the first day of the first academic year of your course and the last day of the last term. For example, 1 August 2012 to 25 May 2013.

If you are an independent student living in your parents' home, you may apply for the rate of loan payable to students who live in their own home, a hall of residence or lodgings during term-time. You can also apply for this rate of loan if you are a dependent student and your household has an income below £24,275 a year. You should contact us if you want to apply for this.

If you study abroad as part of your course, you may get more of a loan. See page 20 for details.

Table A shows the loan amounts for all students except those doing an AHP course and those in the fifth or later years of a medicine or dentistry course. The loan amounts for AHP and 5th year or later Medicine and Dentistry students are on page 18.

Table A

	Students living in their own home, a hall of residence or in lodgings			Students living in their own home, a hall of residence or in lodgings and studying in London			Students living in the parents' home		
	Maximum loan	Income-assessed part	Minimum (Non income-assessed part)	Maximum loan	Income-assessed part	Minimum (Non income-assessed part)	Maximum loan	Income-assessed part	Minimum (Non income-assessed part)
Full year	£5,570	£4,630	£940	£6,690	£5,750	£940	£4,585	£3,965	£620
Final year	£4,945	£4,135	£810	£5,905	£5,095	£810	£4,105	£3,610	£495

4. Additional Loan

As well as the standard loan, you may also be eligible for the Additional Loan. We will pay the highest amount of £810 for a household income of £18,300 or less, which goes down to zero for a household income over £22,789. We do not reduce this part of the loan by any parents', step-parent's, parent's-partner's or husband's, wife's, civil partner's or partner's contribution. Table B below shows how much additional loan you may get.

Table B By taking the level of your household income and looking across this table, you should be able to work out your entitlement to the Additional Loan.

Income £	Assessed loan £	Income £	Assessed loan £	Income £	Assessed loan £
18,000	810	19,500	575	21,500	225
18,300	810	20,000	488	22,000	138
18,500	750	20,500	400	22,789	50
19,000	663	21,000	313	23,000	0

5. 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 monthly instalments straight into your bank or building society account. They will confirm how and when they will pay you when they send you a loan payment schedule. This may not arrive at the same time as your award notice from us. However, as long as you have applied well in advance of your course start date, you will get this before the start of your course.

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.

6. Repaying the loan

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 £15,795. 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.

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.

Table C – Repaying the loan examples

Annual gross income		Repayments		
Annual income £	Income over £15,795 £	Every year £	Every month £	Every week £
15,795	0	0	0	0
17,000	1,205	108	9.00	2.07
20,000	4,205	378	31.50	7.27
25,000	9,205	828	69.00	15.92
30,000	14,205	1,278	106.50	24.58
35,000	19,205	1,728	144.00	33.23

7. Where to find the Student Loans Company (SLC)

The Student Loans Company Ltd
100 Bothwell Street
Glasgow
G2 7JD
Phone: 0845 026 2019
Website: www.slc.co.uk

Bursaries

If your household has a low income, you may be eligible to apply for a bursary. There are currently four bursaries available as follows.

1. **Young Students' Bursary**
2. **Independent Students' Bursary**
3. **Students' Outside Scotland Bursary**

1. Young Students' Bursary

If you are from a low-income family, you may be eligible to apply for a Young Students' Bursary. We will treat most school-leavers as 'young'. Even if you haven't left school recently, you may be eligible for this bursary. You will be eligible if you meet all of the following conditions.

- You are eligible for help with the standard tuition fees.
- 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 (the relevant date). However, if you are married, in a civil partnership, live with a partner or you have supported yourself from earnings or benefits outside full-time education for any three years before the first day of the first academic year of your course, and you do not have a child that is dependant on you, you will not be eligible to receive the bursary.
- You are taking a full-time course of higher education (an HNC, an HND, a degree or an equivalent course, except an AHP course) or you are taking a PGDE course.

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 £2,640 a year if your household income is £19,310 or less a year. The bursary will go down to £2,163 a year for a household income of £22,000 and then down to zero for a household income over £34,195 a year. If your household has an income of over £34,195 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 household income goes up.

If you were eligible to receive the Young Students' Bursary and get married, enter a civil partnership agreement or move in with a partner 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, civil partnership agreement, or your moving in with a partner, the amount of Young Students' Bursary you receive will depend on your husband's, wife's, civil partner's or partner's income rather than your parents' income. If you are single and turn 25 during your course, you will receive the maximum Young Students' Bursary from the following academic year.

If you have previously received support from UK or other EU public funds for a higher-education course (for example, you are repeating a period of study or doing a second course), we may limit your entitlement to this bursary. Also if you have previously received the Young Students' Bursary and you have a break in study of one year or more, depending on your circumstances, this may affect your entitlement to this bursary in future years.

Level of Young Students' Bursary

Table D By taking the level of your household income and looking across this table, you should be able to work out your entitlement to this allowance.

Income £	Assessed bursary £	Income £	Assessed bursary £	Income £	Assessed 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	34,000	50
23,000	1,986	29,000	921	34,195	50
24,000	1,808	30,000	744	35,000	0

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

Table E 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', step-parent's or parent's-partner's income. The examples given are for students living in their own home, a hall of residence or in lodgings, on a course that lasts for 30 weeks.

Income £	Contribution £	Bursary £	Loan £	Additional Loan £
18,000	0	2,640	2,930	810
19,000	0	2,640	2,930	663
20,000	0	2,518	3,052	488
25,000	126	1,631	3,813	0
30,000	681	744	4,145	0
35,000	1,237	0	4,333	0
40,000	1,792	0	3,778	0
45,000	2,348	0	3,222	0
50,000	2,903	0	2,667	0
55,000	3,631	0	1,939	0
60,000	4,400	0	1,170	0
65,000	5,170	0	940	0

Table F 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, civil partner's or partner's income. The examples given are for students living in their own home, a hall of residence or in lodgings, on a course that lasts for 30 weeks.

Income £	Contribution £	Bursary £	Loan £	Additional Loan £
18,000	0	2,640	2,930	810
19,000	0	2,640	2,930	663
20,000	0	2,518	3,052	488
25,000	529	1,631	3,410	0
30,000	1,084	744	3,742	0
35,000	1,640	0	3,930	0
40,000	2,196	0	3,374	0
45,000	2,751	0	2,819	0
50,000	3,307	0	2,263	0
55,000	4,034	0	1,536	0
60,000	4,803	0	940	0

2. Independent Students' Bursary

You will be eligible to apply for the Independent Students' Bursary if you meet **all** of the following conditions.

- You are eligible for help with the standard tuition fees.
- You are Scottish domiciled and you are studying in Scotland.
- You meet the independent status conditions as detailed on page 26. However, if you are under 25 on the first day of the first academic year of your course and you have a dependent child on the first day of the academic year we are assessing you for support, you will be eligible to apply for the Young Students' Bursary instead. See page 14 for details.
- You are taking a full-time course of higher education (an HNC, an HND, a degree or an equivalent course except an AHP course) or you are taking a PGDE course.

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 £1,000 a year if your household income is £19,310 or less a year. The bursary will go down to £819 a year for a household income of £22,000 and then down to zero for a household income over £34,195 a year. If your household has an income of over £34,195 a year, you will not qualify for an Independent Students' Bursary and your living-cost support will be entirely through a student loan. The amount of loan available will go down as household income goes up.

If you have previously received support from UK or other EU public funds for a higher-education course (for example, you are repeating a period of study or doing a second course), we may limit your entitlement to this bursary.

Level of Independent Students' Bursary

Table G By taking the level of your household income and looking across this table, you should be able to work out your entitlement to this bursary.

Income £	Assessed bursary £	Income £	Assessed bursary £	Income £	Assessed bursary £
19,310	1,000	25,000	618	31,000	215
20,000	954	26,000	551	32,000	147
21,000	886	27,000	483	33,000	80
22,000	819	28,000	416	34,000	50
23,000	752	29,000	349	34,195	50
24,000	685	30,000	282	35,000	0

Examples of the support you can get if you are eligible for the Independent Students' Bursary

Table H This table will give you an idea of the support package you might get if the amount of Independent Students' Bursary you receive depends on your husband's, wife's, civil partner's or partner's income. The examples given are for students living in their own home, a hall of residence or in lodgings, on a course that lasts for 30 weeks.

Income £	Contribution £	Bursary £	Loan £	Additional Loan £
18,000	0	1,000	4,570	810
19,000	0	1,000	4,570	663
20,000	0	954	4,616	488
25,000	529	618	4,423	0
30,000	1,084	282	4,204	0
35,000	1,640	0	3,930	0
40,000	2,196	0	3,374	0
45,000	2,751	0	2,819	0
50,000	3,307	0	2,263	0
55,000	4,034	0	1,536	0
60,000	4,803	0	940	0

3. Students' Outside Scotland Bursary

- You will be eligible to apply for the Students' Outside Scotland Bursary if you meet **all** of the following conditions.
- You are eligible for help with the standard 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 at 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 except an AHP course) or you are taking a PGDE course.

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 £2,150 a year if your household income is £19,310 or less a year. The bursary will go down to £1,761 a year for a household income of £22,000 and then down to zero for a household income over £34,195 a year. If your household has an income of over £34,195 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 household income goes up.

If you have previously received support from UK or other EU public funds for a higher education course (for example, you are repeating a period of study or doing a second course), we may limit your entitlement to this bursary.

Level of the Students' Outside Scotland Bursary

Table I By taking the level of your household income and looking across this table, you should be able to work out your entitlement to this bursary

Income £	Assessed bursary £	Income £	Assessed bursary £	Income £	Assessed bursary £
19,310	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	34,000	50
23,000	1,617	29,000	750	34,195	50
24,000	1,473	30,000	606	35,000	0

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

Table J 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', step-parent's or parent's-partner's income. The examples given are for students living in their own home, a hall of residence or in lodgings, on a course that lasts for 30 weeks.

Income £	Contribution £	Bursary £	Loan £	Additional Loan £
18,000	0	2,150	3,420	810
19,000	0	2,150	3,420	663
20,000	0	2,050	3,520	488
25,000	126	1,328	4,116	0
30,000	681	606	4,283	0
35,000	1,237	0	4,333	0
40,000	1,792	0	3,778	0
45,000	2,348	0	3,222	0
50,000	2,903	0	2,667	0
55,000	3,631	0	1,939	0
60,000	4,400	0	1,170	0

Table K This table will give you an idea of the support package you might get if the amount of Students' Outside Scotland Bursary you receive depends on your husband's, wife's, civil partner's or partner's income. The examples given are for students living in their own home, a hall of residence or in lodgings, on a course that lasts for 30 weeks.

Income £	Contribution £	Bursary £	Loan £	Additional Loan £
18,000	0	2,150	3,420	810
19,000	0	2,150	3,420	663
20,000	0	2,050	3,520	488
25,000	529	1,328	3,713	0
30,000	1,084	606	3,880	0
35,000	1,640	0	3,930	0
40,000	2,196	0	3,374	0
45,000	2,751	0	2,819	0
50,000	3,307	0	2,263	0
55,000	4,034	0	1,536	0
60,000	4,803	0	940	0

Students on a course leading to professional registration in one of the Allied Health Professions

If you are a first degree student doing one of the Allied Health Profession courses, as shown on page 7, you are eligible to apply for free tuition fees no matter where you study in the UK, an income-assessed Scottish Government Health Directorate bursary, a non income-assessed student loan and living cost grants.

If you are a graduate and have already received support from UK or other EU public funds for your first degree or equivalent course, you will get free tuition fees regardless of where you study in the UK, an income-assessed Scottish Government Health Directorate bursary, a non income-assessed student loan and living cost grants for the first two years of the course. We will restrict the funding for any other years of the course to the minimum (non income-assessed) loan only and living cost grants. You **cannot** get this concession if you already hold a degree in one of the Allied Health Professions.

Where you should apply for support

- If you are Scottish domiciled taking a degree course in one of the Allied Health Professions at a **Scottish institution**, you should apply to us for the entire support package available as detailed above.
- If you are Scottish domiciled taking a degree course in one of the Allied Health Professions in **England, Wales or Northern Ireland**, for tuition fees, the bursary and living cost grants, you should apply to the appropriate funding body shown below. For the non-income assessed student loan, you should apply to us. If you do not secure funding with your tuition fees, a bursary and living cost grants from the appropriate funding body, we will give you the standard support package available to students studying outside Scotland.

<p>England NHS BSA Student Bursaries Hesketh House 200-220 Broadway Fleetwood Lancaster FY7 8SS 0485 358 6655 www.nhsbsa.nhs.co.uk</p>	<p>Wales The NHS Wales Student Awards Unit 3rd floor 14 Cathedral Road Cardiff CF11 9LJ (Bursary enquiries) 029 2019 6168 (Childcare enquiries) www.nliah.wales.nhs.uk</p>	<p>Northern Ireland The Department of Employment and Learning: Training and Employment Student Support Branch 4th floor, Adelaide House 39-49 Adelaide Street Belfast BT2 8FD 028 9025 7777 www.delni.gov.uk</p>
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Under a special arrangement with the Department of Health, if you are an English, Welsh or Northern Irish domiciled student taking a degree course in one of the Allied Health Professions at a

Scottish institution, we will pay your tuition fees and you would be eligible to apply for the Scottish Government Health Department bursary and living cost grants. If you want the non-income assessed student loan, you should apply to the funding body in the area that you live.

Medicine and Dentistry students

If you are studying medicine or dentistry, you are also eligible to apply for the AHP support package, as detailed above, in year five and any subsequent years of your study. In the first four years, you will receive the normal support package available. This will be help with your tuition fees, a bursary, loan and living cost grants. If you transfer to Manchester or Keele to do your clinical years, you will be liable to pay tuition fees of up to £9,000 in your first year which will be year four of your studies. In your second year at Manchester or Keele, which will be your fifth year of study, you can apply for the AHP support package, which includes free tuition fees.

If you are studying Dentistry at Dundee, Glasgow or Aberdeen University, you may get a dental bursary of £4,000 a year. The bursary is open to anyone who is entering year 2,3,4 or 5 of their course who can commit to the required retention period within NHS Scotland. If you receive this bursary, you have to sign up for a maximum 5 year retention period (or equivalent part-time period) to work for NHS Scotland in Dentistry after you graduate. The retention period will vary depending on the number of years you claim the bursary.

If you need any further information about the dental bursary visit our website, www.saas.gov.uk, phone us on 0131 244 4519 or email us at SAASNHSDentalBursaries@scotland.gsi.gov.uk.

Scottish Government Health Directorate (SGHD) bursary

The amount of Scottish Government Health Directorate bursary you can get will depend on the level of your income and, if this applies, your parents', step-parent's, parent's-partner's or husband's, wife's, civil partner's or partner's income.

The rates shown in Table L below and M, on page 20, are for courses that last for 30 weeks. We make extra SGHD bursary payments for each week you have to study on the course over 30 weeks and three days. Any extra payments are income-assessed. The extra weekly amounts that we can pay are as follows.

- £48 if you are living in your parents' home.
- £81 if you are living in your own home, a hall of residence or lodgings and studying outside London.
- £106 if you are living in your own home, a hall of residence or lodgings and studying in London.

Loan support

The amount of loan you can get does not depend on your household income.

We will pay the '**full-year**' rate of loan, as shown in Table L below, if you are in any year except the final year of a course which lasts more than one year. The full-year loan covers 52 weeks. If your course starts in the autumn term, this will be 1 August 2012 to 31 July 2013.

We will pay the '**final-year**' rate of loan, as shown in Table L below, if you are in the last year of your course or are studying an HNC or another one-year course. The final-year loan covers the numbers of weeks between the first day of the first academic year of your course and the last day of the last term. If your course starts in the autumn term, this will be, for example, 1 August 2012 to 25 May 2013.

Table L Loan and bursary amounts if you are studying an AHP course at a Scottish institution.

	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 their parents' home		
	Total healthcare package	Income-assessed SGHD bursary	Minimum (Non income-assessed) loan	Total healthcare package	Income-assessed SGHD bursary	Minimum (Non income-assessed) loan	Total healthcare package	Income-assessed SGHD bursary	Minimum (Non income-assessed) loan
Full year	£4,785	£2,455	£2,330	£5,900	£3,020	£2,880	£3,655	£1,865	£1,790
Final year	£4,155	£2,455	£1,700	£5,125	£3,020	£2,105	£3,175	£1,865	£1,310

Examples of the support you can get

Table M This table will give you an idea of the support you might get, depending on your circumstances. The examples given are for students living in their own home, a hall of residence or in lodgings, on a course that lasts for 30 weeks.

Income £	Package based on parents', step-parent's, or parent's-partner's income			Package based on husband's, wife's, civil partner's or partner's income		
	Contribution £	Income assessed SGHD bursary £	Non income-assessed loan (full year) £	Contribution £	Income-assessed SGHD bursary £	Non income-assessed loan (full year) £
15,000	0	2,455	2,330	0	2,455	2,330
20,000	0	2,455	2,330	0	2,455	2,330
25,000	126	2,329	2,330	529	1,926	2,330
30,000	681	1,774	2,330	1,084	1,371	2,330
35,000	1,237	1,218	2,330	1,640	815	2,330
40,000	1,792	663	2,330	2,196	259	2,330

Practical placement expenses for an AHP course

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.

Studying abroad

1. Tuition fees
2. Student loans
3. Additional Loan
4. Bursaries
5. Living cost grants
6. Travel expenses

1. Tuition fees

If your course involves a compulsory year of study abroad or you choose to study abroad for a year and neither is part of an exchange programme, we will pay 50% of the standard tuition fee for the level of course you are doing. Depending on the course and your UK institution, this could be anything from £640 up to £4,500. This is a contribution towards the cost the institution has to pay for administrative and any other arrangements relating to your study abroad. You should check with your home institution if they want you to pay the balance up to the standard tuition fee amount.

If you choose to study abroad for a year as part of an exchange, and your home institution is in Scotland, we will pay the full standard tuition fee straight to your home institution on your behalf. If your home institution is elsewhere in the UK, your institution will arrange for your fees to be paid.

If you study abroad 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.

2. Student loans

If you are studying abroad, the amount of loan you can get depends on whether the study is compulsory or voluntary.

If your study is **compulsory** or is a **voluntary period of study as part of an ERASMUS exchange programme**, and the country you study in is more expensive to live in than the UK, you may get more of a student loan. See Table N on page 21 to find out if the country you will be studying in falls into this category, and Table O for the amount of loan you can get. If your country is not more expensive to live in than the UK, we will pay the normal UK rate of loan for students who live in their own home, a hall of residence or in lodgings during term time. For these loan amounts see Table A on page 12.

If you are studying on a **voluntary** basis and it is not part of an Erasmus exchange programme, you will get the UK rate of loan for students who live in their own home, a hall of residence or in lodgings during term time. For these loan amounts see Tables A and B on pages 12 and 13.

Table N– Category of country

Higher-cost countries	Japan and Switzerland
High-cost countries	Armenia, Austria, Azerbaijan, Belarus, Denmark, Estonia, Finland, France (not including the Departements-d'outres of French Guyana, Guadeloupe, Reunion and Martinique), Georgia, Germany, Hong Kong, Iceland, Indonesia, Israel, Kazakhstan, Kyrgyzstan, Latvia, Lithuania, Luxembourg, Moldova, the Netherlands, Norway, the Republic of Ireland, Russia, Sweden, Taiwan, Tajikistan, Turkmenistan, Ukraine, USA, Uzbekistan

The rates shown in the tables below are for courses that last for 30 weeks. 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 extra weekly amounts that we pay are as follows.

- £154 for higher-cost countries.
- £118 for high-cost countries.
- £85 for all other countries.

Table O Loan amounts if you are studying at a Scottish institution.

	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	£7,725	£6,475	£1,250	£6,630	£5,505	£1,125

3. Additional Loan

Regardless of whether your study abroad is compulsory, voluntary or part of an exchange, you will continue to receive the same amount of Additional Loan that you would have received had you stayed at your home institution.

4. Bursaries

Regardless of whether your study abroad is compulsory, voluntary or part of an exchange, you will continue to receive the same amount of bursary that you would have received had you stayed at your home institution.

5. Living cost grants

Regardless of whether your study abroad is compulsory, voluntary or part of an exchange, you will continue to receive certain living cost grants such as the Lone Parents Grant and the Disabled Students' Allowance.

6. Travel expenses

If your period of study abroad is a compulsory part of your course, depending on your household income, you may be eligible to claim the cost of your journey abroad and medical insurance. If you indicate on your application that you will be studying abroad as a compulsory part of your course, we will send you the appropriate form to claim these travel costs.

Practical placements (sandwich courses)

1. Tuition fees
2. Student loan
3. Additional Loan
4. Bursaries
5. Living cost grants (expect travel)
6. Travel expenses

1. Tuition fees

If your course involves a compulsory placement, the tuition fees we will pay to your institution will depend on whether your placement lasts for the full year or part of a 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 of tuition fee for the level of course you are doing.

If you are on a placement for the full year, we will pay 50% of the standard rate of tuition fee for the level of course you are doing. Depending on the course and the institution this could be anything from £640 up to £4,500. This is a contribution towards the cost the institution has to pay for administrative and any other arrangements relating to the placement. You should check with your institution if they want you to pay the balance up to the standard tuition fee amount.

If you are studying an AHP course regardless of whether your placement is for the full year or part of a year, we will pay the normal standard tuition fee direct to your institution on your behalf.

2. Student loan

If you are on a full-year or part-year paid placement, you can apply for the same level of student loan as if you were in attendance at your institution. If you need to take your placement abroad (this normally only applies to language assistants), and the country your placement is in is more expensive to live in than the UK, you may get more of a loan. See Table N on page 21 to find out if the country you will be doing your placement in falls into this category, and Table P below for the amount of loan you can get. If your country is not more expensive to live in than the UK, we will pay the normal UK rate of loan for students who live in their own home, a hall of residence or in lodgings during term time as shown in the tables below.

Table P Loan amounts if you are studying at a Scottish institutions

Full year	Maximum loan	Minimum (non income-assessed loan)
Living in your parents' home	£4,585	£620
Living in your own home, a hall of residence or in lodgings	£5,570	£940
High-cost countries	£6,630	£1,125
Higher-cost countries	£7,725	£1,250

3. Additional Loan

If your placement is paid, whether this is for the full year or part of the year, we will not pay the Additional Loan during this period. If your placement is unpaid, you will continue to receive the same amount of Additional Loan that you would have received had you been in attendance at your institution.

4. Bursaries

If your placement is paid, whether this is for the full year or part of the year, we will not pay any Bursaries during this period. If your placement is unpaid, you will continue to receive the same amount of Bursary that you would have received had you been in attendance at your institution.

5. Living cost grants

If your placement is paid, whether this is for the full year or part of the year, we will not pay any living cost grants, except the Disabled Students Allowance. We will not pay, for example, the Lone Parents Grant during this period.

If your placement is unpaid, you will continue to receive the same amount of living cost grants that you would have received had you been in attendance at your institution.

6. Travel expenses

If your placement is unpaid and you are disabled and have extra travel costs due to your disability, for example, you cannot use public transport, you can claim the travel expenses you would have incurred had you been in attendance at your institution. In other words, your normal travel costs between your home and your institution.

The contribution and income assessment

- 1. The income assessment**
- 2. What income we use to work out your support**
- 3. Your own income and contribution**
- 4. Your parents' income and contribution**
- 5. Independent status**
- 6. Your husband's, wife's, civil partner's or partner's income and contribution**

1. The income assessment

All support (except 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', step-parent's, parent's-partner's or husband's, wife's, civil partner's or partner's income.

We will assess what contribution you, your parents, step-parents, parent's partner, husband, wife, civil partner or partner should make to your tuition fees (if this applies) and living costs. Once we have worked out the contribution we expect them to make, 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 except travelling expenses. (For example the Lone Parents Grant)
- The income-assessed part of the student loan.
- Any travelling expenses due to you.

We will also use the same income to work out your entitlement to a Bursary and the Additional Loan.

If the assessed contribution from your parents, step parents, parents partner or husband, wife, civil partner or partner is more than the income-assessed support due to you, you will receive the non income-assessed support only.

2. What income we use to work out your support

We will use your own income as detailed on page 24 and unless we class you as an independent student, as detailed on page 26, we will ask your parents, step-parents, parent's partner or husband, wife, civil partner or partner to give us details about their financial resources for the previous financial year. If they pay tax as they earn on their income (PAYE), we will ask for their gross income. If they are self employed or have income from property, we ask for their taxable profit as declared to HMRC. We will also ask for information of any other income they have as detailed on the application form. Whether we will expect them to contribute towards your support depends on their income after we deduct any maintenance paid out by a household in respect of a student child.

Special arrangements can apply if your parents', step-parent's, parent's-partner's combined income or the income of your husband, wife, civil partner or 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, depending on the reason for the drop in income**, reassess your support based on their estimated income for the current year.

We can reassess your support if your parent, step-parent, parent's partner or husband, wife, civil partner, or partner dies, if we used their income to assess your support. Contact us for advice as soon as possible if this applies to you.

You can use the support calculator on our website at www.saas.gov.uk to get a better idea of your parents', step-parents, parent's-partner's or husband's, wife's, civil partner's or partner's, contribution to your support. This basic support calculator shows examples of young students applying to us for support for a 30 week undergraduate course. 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.

3. Your own income and contribution

You should give us details of the total income you expect to get from all sources during the academic year. (If you started your course in the autumn, this will be for the period 1 August 2012 to 31 July 2013). In general we do not take into account any income you earn if you work while you study including income during any vacation period. Therefore you should not enter this.

You should include income from pensions, trust income, benefits classed as replacement living costs, bank or building society interest and so on. If you have no income you should type 'none' in the first source of income field.

We will ignore the following, after that, we will reduce your entitlement pound for pound

- earned income;
- Scholarship, sponsorship income;
- certain benefits classed as additional living cost support (for example, Disability Living Allowance);
- income from Educational Endowments and Discretionary funds;
- the first £20.52 per week (£1,067 per year) of any income you have left.

4. Your parents' income and 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. We work out the parents' contribution by taking the income of the parent or parents you normally live with. If your parents are separated, we take the income of the parent you normally live with and the income of their husband, wife, civil partner or partner, if this applies. We do not take the income of the parent that you don't normally live with. However, we will take into account any maintenance payments your absent parent makes on your behalf.

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, bursary or grant payments. This generally means you will get the minimum (non-income assessed) loan only. If you are studying on a course at a UK institution outside Scotland that started before 2006-2007, this also means we cannot pay your tuition fees.

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.

Table Q This gives the contribution for the levels of income shown.

Income after deductions £	Assessed contribution £	Income after deductions £	Assessed contribution £	Income after deductions £	Assessed contribution £
24,275	45	44,000	2,237	64,000	5,016
25,000	126	45,000	2,348	65,000	5,170
26,000	237	46,000	2,459	66,000	5,324
27,000	348	47,000	2,570	67,000	5,477
28,000	459	48,000	2,681	68,000	5,631
29,000	570	49,000	2,792	69,000	5,785
30,000	681	50,000	2,903	70,000	5,939
31,000	792	51,000	3,016	71,000	6,093
32,000	903	52,000	3,170	72,000	6,247
33,000	1,014	53,000	3,324	73,000	6,400
34,000	1,126	54,000	3,477	74,000	6,554
35,000	1,237	55,000	3,631	75,000	6,708
36,000	1,348	56,000	3,785	76,000	6,862
37,000	1,459	57,000	3,939	77,000	7,016
38,000	1,570	58,000	4,093	78,000	7,170
39,000	1,681	59,000	4,247	79,000	7,324
40,000	1,792	60,000	4,400	80,000	7,477
41,000	1,903	61,000	4,554	81,000	7,631
42,000	2,014	62,000	4,708	82,000	7,785
43,000	2,126	63,000	4,862	83,395	8,000

We do not assess a contribution for incomes below £24,275, after deductions. The assessed contribution is £8,000 for incomes above £83,395 after deductions.

The assessed contribution may be less than the amount shown in Table Q if you have other dependent children in the household who are at primary or secondary school. In this case, we can reduce the contribution by £195 for each dependent child (except the student who is applying for support).

If brothers and sisters are in further or higher education at the same time and they are still dependent on your parents, in other words they do not meet the independent status conditions on page 26, we make only one assessment of the contribution for your household. We will reduce the contribution by £195 for each of your brothers or sisters, and split the balance equally between you and them.

Example – two students in the household with an assessed contribution of £2,237

Parents' contribution	£2,237
Less a deduction for a brother or sister	£195
Balance	£2,042
We split the parents' contribution of £2,042 between the two students giving them a contribution of £1,021 each.	

It is important to tell us if any other member of your household, who is still dependent on your parents, is studying a course of further or higher education regardless of whether they are receiving support for this or not. It is equally important to tell an education authority or further education college that another member of your household 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. Instead we will reduce the contribution by £195 for each student this applies to.

5. Independent status

We do not expect your parents etc 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, entered a civil partnership or are living with a partner before the start of the academic year we are assessing you for.
- You have a child dependant on you at the start of the academic year.
- 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.
- you are permanently estranged from your parents (we will need evidence to prove this)

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

If your course starts in the autumn term, the start of the academic year is 1 August 2011.

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).

6. Your husband's, wife's, civil partner's or partner's contribution

We will not expect your husband, wife, civil partner or partner to contribute if a parents' contribution applies. We will work out your husband's, wife's, civil partner's or partner's contribution in the same way as we work out your parents', step-parent's or parent's-partner's contribution. Once we have made the relevant deductions and we know your husband's, wife's, civil partner's or partner's total income, we can assess the contribution.

Table R below shows the contribution for the levels of income shown.

Income after deductions £	Assessed contribution £	Income after deductions £	Assessed contribution £	Income after deductions £	Assessed contribution £
20,645	45	40,000	2,196	60,000	4,803
21,000	84	41,000	2,307	61,000	4,957
22,000	196	42,000	2,418	62,000	5,111
23,000	307	43,000	2,529	63,000	5,265
24,000	418	44,000	2,640	64,000	5,419
25,000	529	45,000	2,751	65,000	5,573
26,000	640	46,000	2,862	66,000	5,727
27,000	751	47,000	2,973	67,000	5,880
28,000	862	48,000	3,084	68,000	6,034
29,000	973	49,000	3,196	69,000	6,188
30,000	1,084	50,000	3,307	70,000	6,342
31,000	1,196	51,000	3,419	71,000	6,496
32,000	1,307	52,000	3,573	72,000	6,650
33,000	1,418	53,000	3,727	73,000	6,803
34,000	1,529	54,000	3,880	74,000	6,957
35,000	1,640	55,000	4,034	75,000	7,111
36,000	1,751	56,000	4,188	76,000	7,265
37,000	1,862	57,000	4,342	77,000	7,419
38,000	1,973	58,000	4,496	78,000	7,573
39,000	2,084	59,000	4,650	80,775	8,000

We do not assess a contribution for incomes below £20,645, after deductions. The assessed contribution is £8,000 for incomes above £80,775 after deductions.

Living cost grants

1. Introduction
2. Dependants' Grant
3. Lone Parents' Grant
4. Travelling expenses
5. Disabled Students Allowance
6. Vacation grant for care leavers

1. Introduction

There are living cost 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 living cost grants unless you lose your entitlement to them, for example, you withdraw from your course. Regardless of any previous study, you will be entitled to claim for the living cost grants shown below.

In general, these grants are only available if you study full-time, however, there is an exception for those who repeat a period of study on a part-time basis but who are registered with their institution as a full-time student. This concession is only available for one year.

The Dependants' Grant and the Lone Parents' Grant covers a period of 52 weeks from the first day of the academic year of your course. If your course starts in the autumn term, this will be 1 August 2012 to 31 July 2013. We usually make the first payment on the first day of your first term, but if this arrangement would cause hardship, we can pay you an advance on the first day of the academic year of your course (for example, 1 August). Please contact us if you wish an advance payment. 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.**

2. 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. We will pay up to £2,640 a year.

We will take account of any income your husband, wife, civil partner or partner receives during the year. However, we will ignore the first £1,160 of 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, civil partner's or partner's income after we have deducted the £1,160. If the income after we have deducted the £1,160 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 (the 52 week period) of the actual income that your husband, wife, civil partner or 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 a 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.

3. Lone Parents' Grant

You can claim this grant if you are widowed, divorced, separated or single and you have at least one dependent child. A dependent child is someone you receive child benefit and or child tax credit for. The grant is income assessed, so how much we are able to pay depends on your own income while you study. The maximum grant we can pay is £1,305 a year.

4. Travelling expenses

If you are studying an Allied Health Profession (AHP) course, nursing diploma or degree, you can claim for help with your travel expenses in relation to your periods of practical placements. We will not pay for normal daily travel expenses between your home and your institution.

If you are disabled and cannot use public transport, we can provide help with your normal daily travel expenses between your home and your institution.

5. 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 to apply to us for your main support (tuition fees, student loan, bursary and grants). Once we have confirmed that you are eligible for your main support from us, we can then consider you for the 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 tuition fees, you must still meet our residence eligibility conditions before we can consider a DSA application. If you meet our residence eligibility conditions, but 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 tuition fees because you do not meet our residence eligibility conditions, you cannot apply for support from the DSA.

We will consider paying the following amounts.

- Up to £1,725 a year for any small items of equipment or consumables
- Up to £20,520 a year for non-medical personal help.

- Up to £5,160 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 between your home and your institution if you cannot use public transport

If you need advice about equipment or other support, the disability adviser at your institution will be able to help you. 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 our 'notes to help students to apply for DSA', which you can download from our website. Or, you can contact us for more advice.

6. Vacation Grant for Care Leavers

We can pay a grant of up to £105 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 grant. We will send you a form to ask for more details.

Returning overpaid grants

We have a duty to protect the UK 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 2007 (as amended);
- Scottish Ministers decide to revise the amount of your support; or
- Scottish Ministers find that you should not have received support.

We can take any money you have received, that you are not entitled to, from any subsequent award you are eligible to claim from us. Otherwise we will ask you to set up a suitable repayment plan and make regular payments to reduce the amount of money you owe us.

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

Approved absence

If you have to temporarily suspend your studies due to illness or because you have to care for someone, you can continue to receive support from us up to the end of the academic year that you suspended. 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. If you need to suspend your studies for an entire academic session, we will not pay you any support during this time. Instead you may wish to contact the Department of Work and Pensions as you may be able to claim Employment Support Allowance.

Previous study

- 1. How previous study affects tuition fees**
- 2. How previous study affects the student loan for living costs and living cost grants**
- 3. How previous study affects the bursary and additional loan**

1. How previous study affects tuition fees

We will not usually pay your tuition fees or give you a loan to pay your tuition fees, if you have previously been on a full-time higher education course at HNC, HND, degree or equivalent level, and

- you had support from UK public funds to do so; or
- you are an EU (including UK) national and you already have a degree qualification for which you received support from an EU country other than the UK or the European Social Fund.

If you did not receive any help as detailed above, we may be able to pay your tuition fees to study another course at HNC, HND degree or equivalent level.

The rules relating to entitlement to tuition fee 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.

- **HNC to HNC** - If you have received support from UK public funds for an HNC, we will not pay your tuition fees or give you a tuition-fee loan for another HNC.
- **HNC/HND/degree to HNC** - We will not pay your tuition fees or give you a tuition-fee loan for an HNC if you already hold a qualification at HNC level or above, for which you received support from UK or other EU public funds.
- **HND to degree** - If you have completed a course leading to an HND or equivalent qualification, with support from UK public funds, as long as this did not qualify you with a profession, we will pay your tuition fees from the second year onwards of a degree or equivalent level course.
- **Degree to AHP degree** - If you have completed a degree course, for which you received support from UK or other EU public funds, and would like to study a degree, that is not specifically designed for graduates, in one of the Allied Health Professions, we will pay your tuition fees for the first two years from the time you enter the course. If your degree is specifically designed for graduates, we will not pay your tuition fees in any year of your course.
- **Ordinary degree to honours degree** - If you have completed an ordinary degree, for which you received support from UK or other EU public funds, as long as this did not qualify you with a profession, and you have not already receive support from UK or other EU public funds for an honours year, we will pay your tuition fees for you to do an honours year.
- **Repeat period of study** - If you have previously received support, from UK or other EU public funds, we will not normally pay your tuition fees or give you a loan to pay your tuition fees, if you have to repeat a year of your course or if you have to extend the minimum length of your course. However, we will consider individual requests for repeated or extended periods of study 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.
- **Two years degree funding or more to starting another degree course** - If you change course or institution and you received support from UK public funds for more than one year, your entitlement to have your tuition fees paid for another course may be limited. What we will do is pay the tuition fee 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 to have your tuition fees paid does not cover all years of your new course, we will pay your tuition fees in the later years of your course. For example, if we have paid your tuition fees for two years of a four-year degree course, and you withdraw from this, we will pay your tuition fees for the last two years of another four year degree course. This means, you will have to pay your own tuition fees in the first two years of your proposed course.

Degree to PGDE - If you have previously taken a postgraduate course, including teacher training, with or without support from UK or other EU public funds or your first degree, funded by UK or other EU public funds, qualifies you with a profession (for example veterinary surgeons, doctors, dentists, ministers of religion and priests), we will not normally be able to pay your tuition fees for a PGDE. However the following exceptions apply:

- If your previous postgraduate course qualified for a Scottish Studentship or other studentship award from a research council or government department, we will still pay your tuition fees for a PGDE.
- If you are doing a PGDE in one of the following priority subjects in Scotland, we will pay your tuition fees no matter what previous postgraduate or undergraduate study you have done. This concession is available once only. The priority subjects are currently English, Gaelic, home economics, maths, modern languages (French, German Italian, Spanish and Chinese), physical education, physics, technological education, primary education and any primary education with Gaelic medium.

2. How previous study affects the student loan for living costs and living cost grants

There are no previous study rules in relation to the student loan for living costs for those who are under 50 on the first day of the first academic year of their course. For those over 50, see the 'eligibility for a loan' section on page 11 for details of who can get a loan. There are also no previous study or age rules for living cost grants.

3. How previous study affects the Bursary and the Additional Loan

Previous study does affect your entitlement to a Bursary and the Additional Loan. In general, you will not receive a bursary or the Additional Loan during any session that we are not able to pay the standard tuition fees.

Other sources of financial help

1. NHS Dental Bursary Scheme
2. Discretionary funds
3. Childcare fund
4. Educational Trust and Endowments
5. Bursary support
6. Sponsorship and scholarships
7. The Department of Work and Pensions
8. Tax Credits
9. Career Development Loan

1. NHS Dental Bursary Scheme

NHS Scotland National Education Services (NES) and the Scottish Government Health Directorate introduced a new Dental Bursary Scheme in 2006-2007 for all students studying a Dentistry (BDS) degree at Dundee and Glasgow University from second year onwards. This scheme was extended to those studying the degree at Aberdeen University from 2008-2009.

SAAS are responsible for administering this bursary which will be separate to, and on top of, any funding we currently provide to Scottish domiciled students. This £4,000 per year bursary is open to anyone studying Dentistry in Scotland who is entering year 2, 3, 4 or 5 of their course, and who can commit to the required retention period with NHS Scotland. You do not have to be Scottish domiciled to claim the bursary.

Students who receive this bursary have to sign up for a maximum 5 year retention period (or equivalent part-time period) to work for NHS Scotland in Dentistry after they graduate. The retention period will vary depending on the number of years each student claims the bursary, as shown in the table below.

No. of years bursary claimed	Amount of bursary claimed	Length of retention period
4	£16,000	5 years
3	£12,000	4 years
2	£8,000	3 years
1	£4,000	2 years

The student will have to repay the bursary for the given year if they withdraw from their course or repay some/or all of the bursary if they come out of the NHS before the end of their retention period.

Before receiving any bursary, each student will have to complete a 'contract' and an 'application form', which will be available from the university.

If you need any further information about the dental bursary, please contact us by phone: 0131 244 4519 or Email: saasnhsbursaries@scotland.gsi.gov.uk

2. Discretionary funds

The Scottish Ministers provide discretionary 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 discretionary funds or access to learning funds, ask the institution you are studying at or have applied to study at. The student support or student services office of the institution will normally deal with enquiries about these funds. You will have to apply for your full student-loan entitlement before they will award you help from these funds.

3. 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.

4. 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. 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 if you select 'student support' in the blue banner at the top of the home page and then select the 'other sources of funding' link in the pale purple box at the bottom of the page.

5. Bursary support

We do not support some courses because of their type or level, for example, a National Certificate (NC). You can ask for support for an NC 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.

6. 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. If you receive a sponsorship or a scholarship, this will not affect the amount of support we give you. We explain the effect that other sources of unearned income has on your support on page 24 .

You may also want to visit the website 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.

7. The Department of Work and Pensions (DWP)

The DWP assesses your entitlement to income-related benefits. If you are a full-time student, you are generally not eligible to claim benefits. But if you have dependants or you have a disability, you may be eligible in certain circumstances. It is important to discuss this with your institution student advisor as well as with your local Benefit Office or Job Centre Plus. 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 you receive from the university or college discretionary 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 Benefit Office or Job Centre Plus, your institution, or the National Union of Students.

8. Tax credits

You could receive more money through the tax credits. If you have children, you 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.

If you work more than 16 hours a week, you could also be eligible for Working Tax Credit. Extra help is also available if you have a disability or if you care for children with a disability.

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

9. Professional 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 Professional Career Development Loan (PCDL).

The Government manages PCDLs 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 PCDL.

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

Phone 0800 585505 (calls are free).

Our commitment to customer service

Below sets out the standards of service you can expect from us and tells you what to do if things go wrong.

1. **Who we are and what we do**
2. **Our standards of service**
3. **Helping us to help you**
4. **Our website and guidance documents**
5. **Contacting us**
6. **Our approach to quality and customer service**
7. **Appeals and complaints procedure**
8. **Where to find us**

1. Who we are and what we do

We are a Government Agency. We pay grants and bursaries to Scottish students in higher education. We have 190 staff and handle over 150,000 applications every year.

What we do:

- assess and pay financial support for tuition fees and living costs;
- provide support from the Students' Allowances Scheme, the Nursing and Midwifery Students Bursary Scheme (NMSB) and applications for student loans;
- provide resources and data to the Student Loans Company for the payment of student loans;
- distribute discretionary funds and childcare fund to Scottish universities and colleges;
- maintain a register of charities that offer educational endowments;
- work with the Health Directorate to develop and deliver NHS Bursaries targeted at dentistry students.

2. Our standards of service

Our main service targets, which are always under review, are available on our website.

3. Helping us to help you

There are some things you can do to help us give you a better service:

- Apply for your support as early in the year as possible. Do not wait for exam results or a firm offer. If your application is late, 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.
- Use our website at www.saas.gov.uk . It contains all the information you need about what support is available.
- The only way to apply for your support is to apply online. There is information online to help you to fill in your form and you only need to fill in a whole form once. After that, each time you apply you will only have to update any of your details that have changed.
- You should only send clear photocopies of any documents we ask to see. We will destroy all documents you send us within 30 days. Do NOT send us originals.
- Keep the award notice we send you and show this to your college or university when you enrol. By doing this, we know that you are on the course and only then will we and the SLC make any payments you are due. We will also pay your tuition fees straight to your college or university.
- If you contact us always tell us your SAAS reference number (it is on your award notice).
- We need to know if any of the details you gave us on your application change, for example, if:

- you change your bank account;
- you change your name, address or phone number;
- you leave or change your course of study; or
- your personal or financial details change which changes the amount of support you are due. If we have paid you more than you are due, we will ask you to pay us this back.

4. Our website and guidance documents

As well as using our website to apply for your support, you can use it to find out answers to frequently asked questions and you can also ask for a copy of your award notice. The site has a 'support calculator' that you can use to work out how much money you may get from us.

Every year, we put out guides and other booklets with information about the support that is available. Our aim is to make these meet the standard of the Plain English Campaign. If you are not able to read our information because of, for example, a sight problem, we can give you a larger version. If you have any other needs, contact us on 0300 555 0505 and we will arrange for you to have a copy in a format that meets your needs.

5. Contacting us

Our staff will tell you their name on the phone, in all correspondence or when you meet them.

Our office is open between 8.30am and 5pm (4.30pm on Fridays). We close on public holidays, weekends and over the Christmas and New Year period. You can contact us by email at www.saas.gov/contact.htm or by writing to the following address:

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

Personal callers

You can come to our office during the hours shown above. If you want to discuss your case in detail you should make an appointment in advance to make sure that the appropriate member of staff you want or need to see will be available. If you are happy to speak to any member of staff about your case, you do not need to make an appointment. You may have to wait during busy periods to see someone however we will aim to see you within 15 minutes.

Phone calls

You can use our automated phone-answering service on 0300 555 0505 if you know your SAAS reference number. You can call this 24 hours a day seven days a week if, for example, you want to find out when we will pay you the money you are due or you need a copy of your award notice.

During our busiest period (May to October) our General Enquiry Unit is open from 8am to 6pm, Monday to Thursday, and from 8am to 4.30pm on Fridays, except public holidays. At other times of the year, it is open for calls from 8.30am to 5pm, Monday to Thursday, and from 8.30am to 4.30pm on Fridays.

We print a phone number on all the award notices and letters we send to you. This is the number to use if you have specific questions to ask about your own case. It gives you a direct line to the team or person dealing with your application.

We try to answer all calls as soon as we can. However, calls to the Agency increase significantly when the Scottish school exam results come out in early August and again in October when most university courses start. At these times, we may have to place your call in a queue and it may take longer than 3 minutes for you to get through to the person you need to speak to.

We record all calls to the Agency for training purposes.

6. Our approach to quality and customer service

We aim to give an excellent level of service to all our customers and we always try to improve the quality of our service and make our systems easier to use. When things do go wrong we try to put them right as soon as we can.

7. Appeals and Complaints procedures

How to make an appeal to SAAS

An appeal is a formal request to review a decision we have made on your entitlement to financial support and/or our assessment of how much you should get. An appeal must allege an error on our part and will only be considered if it is based on us having made an incorrect assessment of your factual circumstances and/or erroneous interpretation of the law.

You can make a formal appeal by writing to tell us why you think our decision or assessment is wrong. Address the envelope to "SAAS Appeals" at the address on page 37 and clearly mark your letter "Formal Appeal". Please put your SAAS reference number on any correspondence.

How to make a complaint to SAAS

We would like to hear from you if you feel dissatisfied with any aspect of our service, for example, if you think we have:

- treated you unfairly;
- failed to explain things properly;
- given you wrong or misleading information; or
- have taken too long to deal with your case.

We want to know if things go wrong so that we can put them right and make sure that they do not happen again.

You can make a formal complaint by writing to tell us what has gone wrong. Address the envelope to "SAAS Complaints" and clearly mark your letter "Formal Complaint". Please put your SAAS reference number on any correspondence.

What we will do

A senior member of staff will consider your appeal or complaint and will aim to reply to you within 14 working days of receipt. If we cannot do so, we will write to explain why and to tell you when you can expect a full response. If your correspondence is not classed as an appeal or a complaint, we will treat it as general correspondence and aim to reply within 21 days.

If you are unhappy with the reply you receive, you may write to our Chief Executive asking her to review your case (please write to the Chief Executive, SAAS at the address on page 37). You will normally receive a reply within 14 days. The Chief Executive's decision is final in terms of the Agency's procedures.

If you are not satisfied with the reply from the Chief Executive, you (or your representative) have the right to refer your case to the Scottish Public Services Ombudsman (SPSO) for consideration. The Ombudsman can investigate claims of maladministration but will normally only do so once you have exhausted the Agency's procedures as detailed above. You should contact the Ombudsman, preferably in writing, within 12 months after the day you first became aware of your grounds for complaint. The SPSO's office is based at 4 Melville Street, Edinburgh EH3 7NS.

The SPSO's contact details are:
Scottish Public Services Ombudsman
Freepost EH641
Edinburgh EH3 0BR
Email: ask@spsso.org.uk
www.spsso.org.uk
Phone: 0800 377 7330
Fax: 0800 377 7331
Text: 0790 049 43720

Recording, monitoring and reviewing appeals and complaints

If appeals or complaints reveal shortcomings on our part, we use this information to review and improve our procedures.

Our Management Board review the complaints we have dealt with every 3 months to assess whether there are any patterns or trends that suggest we ought to change our procedures. We keep a record of all the complaints we receive and publish details in our annual reports.

8. Where to find us

SAAS

Gyleview House

3 Redheughs Rigg

Edinburgh

EH12 9HH

Phone: 0300 555 0505

Email: www.saas.gov.uk/contact.htm

Website: www.saas.gov.uk