

# SAAS

Student  
Awards  
Agency  
Scotland

Funding your future



## **SAAS Funding – Key Facts**

The Student Awards Agency Scotland is here to help you to find the right information, support and funding



[www.saas.gov.uk](http://www.saas.gov.uk)

- ✓ Informing Choices
- ✓ Funding Futures
- ✓ Supporting Success

# If you're studying at college, university or a private provider you may be eligible for higher education funding.

## Full-time courses

- Higher National Certificate (HNC)
- Higher National Diploma (HND)
- Degree
- PGDE (a course you study after your degree that qualifies you to teach)

Separate funding packages are available for postgraduate, part-time, paramedic, nursing and midwifery courses.

**SAAS** | Student Awards Agency Scotland  
Funding your future



## Tuition fees

We pay your fees directly to your college or university. These are non-repayable if you study in Scotland, but you must submit an application every year. If you're studying elsewhere in the UK you can apply for a Tuition Fee Loan of up to £9,250.

## Living costs

You can apply for a bursary and loan to help with living costs. How much you get depends on your household income and if you're a young or independent student. You can choose how much loan you want to take (up to £6,000 per year) regardless of your household income.

## Young students

You must meet all of the following criteria on the relevant date, usually 1 August:

- be under the age of 25 at the start of the academic year
- not have supported yourself financially outside of education for three years
- not be married, in a civil partnership or living with a partner
- have no dependent children

Household income	Bursary	Loan	Total
£0 to £20,999	£2,000	£7,000	£9,000
£21,000 to £23,999	£1,125	£7,000	£8,125
£24,000 to £33,999	£500	£7,000	£7,500
£34,000 and above	£0	£6,000	£6,000



## Independent students

If you don't meet the young student criteria, you're classed as an independent student.

Household income	Bursary	Loan	Total
£0 to £20,999	£1,000	£8,000	£9,000
£21,000 to £23,999	£0	£8,000	£8,000
£24,000 to £33,999	£0	£7,500	£7,500
£34,000 and above	£0	£6,000	£6,000

## Eligibility

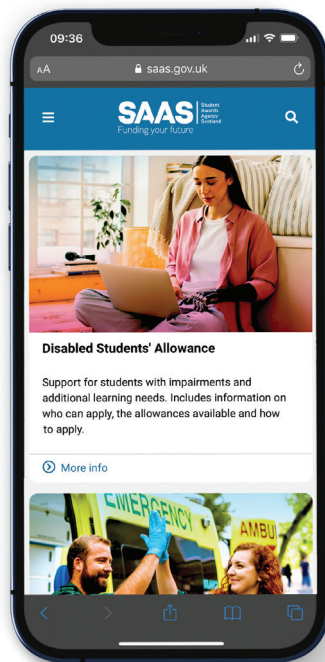
You must meet our residence conditions and be on a course we fund. Visit [www.saas.gov.uk](http://www.saas.gov.uk) for more information and to view our full eligibility criteria.

## How to apply

You can apply to us at [www.saas.gov.uk](http://www.saas.gov.uk) from **April**, as soon as you know the course you want to study. Don't wait for exam results. If you don't get on the course you want, you can change/cancel your application through your SAAS Account.

Submit your completed application at [www.saas.gov.uk](http://www.saas.gov.uk) and send any supporting evidence via our SAAS Document Uploader.

Apply as early as possible and before **30 June** so that your funding is in place for the start of your course (you'll need time to gather your supporting evidence).



## What you need to apply

- your current email address
- your SAAS reference number if you have applied before
- your National Insurance number
- your bank sort code and account number
- your college or university and course details
- your parents' or partner's details of their household income if this is less than £34,000. You will also need their National Insurance number(s).

## Applying for a student loan

If you apply for a student loan, you must apply via SAAS. We will assess your loan entitlement and if you're eligible, send your information to the Student Loans Company (SLC) who will process your payments and payment schedule.

You won't have to start repaying your loan until the April after you graduate or leave your course. You will be expected to pay 9% of any income you earn over £27,660 per year. This means if you earn £28,660 a year, you would repay £7.50 a month.

## Other available funding

There are other types of funding available based on personal circumstances including grants for students who have a disability or impairment, student carers, care experienced students and lone parents.



Products are available in community languages and alternative formats on request.



# Helpful resources for students



## Gender Based Violence (GBV support)

Information and support on sexual harassment and gender based violence.

<https://endgbv.uk/>

**SAMARITANS**

**Samaritans**

Provides advice in complete confidence to experienced advisors by calls or email.

[www.samaritans.org](http://www.samaritans.org)



**Breathing Space**

A confidential helpline for people when they are feeling low, stressed or anxious.

[www.breathingspace.scot](http://www.breathingspace.scot)



**Scottish Association for Mental Health (SAMH)**

Supports those who experience poor mental health, homelessness, and addictions.

[www.samh.org.uk](http://www.samh.org.uk)

**MOODJUICE Moodjuice**

Provides information to students, parents and carers on self-help resources.

[www.moodjuice.scot.nhs.uk](http://www.moodjuice.scot.nhs.uk)

**Penumbra**  
Mental Health

Provides a wide range of mental health services for everyone.

[www.penumbra.org.uk](http://www.penumbra.org.uk)

**LLTTF®**

[www.lltff.com](http://www.lltff.com) **living life to the full**

Providing online access to cognitive behavioural therapy (CBT) based resources for low mood and stress.

[www.lltff.com](http://www.lltff.com)

**EmilyTest**

Tackling Gender Based Violence in Education

Working to improve gender based violence prevention, intervention and support in FE and HE education.

[www.emilytest.co.uk](http://www.emilytest.co.uk)

**SAAS** | Student Awards Agency Scotland  
Funding your future

Visit your SAAS Account regularly and check your emails for any correspondence.

[www.saas.gov.uk](http://www.saas.gov.uk)

