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### 1. Applying to SAAS for tuition fee funding

If you are planning to do an undergraduate degree at a Scottish university or an HNC/HND at a Scottish college, you will need to apply to the **Student Awards Agency for Scotland (SAAS)** for funding to meet the cost of your tuition fees. Provided you meet the SAAS eligibility requirements, tuition fees for your first year of study will be paid directly to the relevant university or college. You will then need to reapply to SAAS each year for funding throughout the duration of your studies.

You don't need to wait until you are definitely accepted onto the course before applying. In fact, you should apply as soon as you know the course you want to do. If you don't get on to the course you can easily change or cancel your SAAS application online. To ensure that funding is in place by the start of your course you should apply to SAAS no later than **30 June 2017**. You can still apply after this date (up until 31 March 2018), but there is no guarantee that your funding arrangements will be ready in time for the start of your course.

Applications are submitted online via the [SAAS website](#). Further information on eligibility requirements and on how to apply can be found in the [SAAS funding guide 2017/18](#). You can also contact SAAS on [Facebook](#) and they have a number of useful video guides on [YouTube](#).

### 2. SAAS student bursaries and grants

There are a number of student bursaries and grants administered by SAAS which you may also be eligible to apply for depending on your personal circumstances. These do not need to be repaid. If you are unsure about whether you are eligible for any of the grants and bursaries below you should [contact SAAS](#) for advice.

### **Independent students' bursary (ISB)**

If your household income is less than £18,999 per year and you are 25 years old or over, or you are married/living with a partner, or you have a child, you may be eligible to apply for an [ISB](#) of up to £875.

### **Young students' bursary (YSB)**

If you are under 25 years old and your annual household income is less than £34,000, you may be eligible to apply to SAAS for a [YSB](#) of up to £1,875.

### **Dependents' grant**

If you are married or in a civil partnership and your partner is financially dependent on you, you may be eligible to apply to SAAS for a [Dependents' Grant](#). The amount you are entitled to receive will depend on the annual gross income of your dependent. The maximum possible grant is currently £2,640.

### **Lone parents' grant**

If you are a single parent of at least one child who is still dependent on you, you may be eligible to apply to SAAS for a [Lone Parents' Grant](#) of up to £1,305. The amount you can apply for will depend on the level of income you receive from social security benefits, pension or property (it does not take into account any income from employment).

### **Disabled students' allowance (DSA)**

If you have a disability or a specific learning difficulty you may be eligible to apply to SAAS for [help](#) with additional costs which arise because you are on the course. You may also be entitled to help with travel costs if you have to pay extra because of your disability.

## **3. Student loans**

Most students are eligible to apply annually to SAAS for a student loan to help with living costs. The annual maximum loan amount you can apply for will depend on your personal circumstances, including your age and household income. A minimum loan of £4,750 is available annually regardless of household income, but you can choose to apply for a smaller amount or to not apply at all, if you prefer. You can apply for a loan at the same time as you apply for funding for your tuition fees or you can apply later in the academic year.

If you have successfully applied for a loan, the Student Loans Company (SLC) will set up your loan account and send you a loan payment schedule showing how and when they will pay you. It is important that you keep these documents as you will need them when you matriculate at university or college. Your loan will be paid straight into your bank account in monthly instalments. You will not need to start repaying your loan until you have graduated or you leave your course and you are earning a set minimum amount (currently £17,495 per annum). [Further information](#) on student loans is available from the SAAS website.

#### **Students aged over 60**

Students over 60 years of age are unfortunately not currently eligible to apply for a student loan. Eligibility for a student loan is limited to those who will be 60 years or under at the time their course begins. You will be entitled to apply for loans for the duration of the course. This means that, as long as you are 60 or under at the time the course begins, you will be entitled to apply for a student loan in the subsequent years of the course even if you are over 60 years old by that time. If you are unsure about your eligibility you should contact SAAS for advice.

#### **Nursing and midwifery students**

Students who are going on to study for a degree in Nursing or Midwifery at a Scottish university are not eligible to apply for a student loan. This is because there are **different arrangements for nursing and midwifery courses**. Instead all eligible nursing students can apply for a bursary to help with living costs during your degree. The bursary is not income assessed. 2016-7 bursary rates are £6,578 for the first 3 years of the course and £4,934 for the final year. Nursing students are also entitled to apply to any of the appropriate additional SAAS bursary funds listed above in section 2. [Further information](#) on funding for Nursing and Midwifery students is available from the SAAS website.

## **4. Studying outside Scotland**

If you plan to study at a university in England, Wales or Northern Ireland you will need to make arrangements to pay the tuition fees for your course. The fee rate varies between universities and courses, currently up to a maximum of £9,000 per annum. You can apply to SAAS for a student loan to pay all or some of your fees. The loan amount you can receive is not income assessed.

## **5. Other sources of funding**

In addition to the bursary funds available through SAAS there are various other potential sources of funding for students which may be of interest depending on your personal circumstances.

#### **Discretionary/hardship Funds**

All Scottish colleges and universities have discretionary funds which exist to help students who, for whatever reason, are experiencing financial difficulties in the course of their studies. Each individual college or university is responsible for deciding how students apply, as well as who should receive funding and how much they should get. Applications for discretionary funding are handled in confidence and are not linked to your academic record. Financial support provided through discretionary funds does not need to be repaid. If you are facing significant financial difficulties during your course, you should speak to the student funding support team at your college or university.

#### **Childcare funds**

All Scottish college and universities have funds to help eligible students with childcare costs. It is for each individual college or university to decide how students apply and how the funding is allocated. As funds are limited, not all eligible students will be able to receive support. You should speak to the college or university student funding team for further information.

### **Educational trusts and charities**

There are various educational trusts and charities which offer funding through non-repayable student bursaries and scholarships (A bursary is usually non-competitive and is often awarded on the basis of financial need. A scholarship is usually competitive and is generally awarded on the basis of academic ability). This type of funding is often limited to students who meet a very specific set of circumstances (e.g. students studying a particular subject or at a particular institution, students from a particular town or region, students from a particular background).

SAAS has a list of [education endowments](#) available from Scottish trusts.

Universities also have lists of bursaries and grants available for their students. Student funding teams should be able to point you in the right direction; the following sources provide a useful starting point:

University of Dundee [funding search](#).

Edinburgh Napier University [bursaries and scholarships](#).

University of Edinburgh [access awards](#).

Scholarship [search](#).

Heriot-Watt University [access bursaries](#).

University of St Andrews [entrant bursaries](#).

## **6. Information and help on funding issues**

For information or advice on funding for tuition fees or on applying for a student loan or any of the SAAS bursaries, you should [contact SAAS](#).

All colleges and universities have support staff who can help students with financial issues they encounter during their studies. Often these are dedicated financial officers or advisers based within the wider student support team, or sometimes they may be based within a separate student funding team or office. Most universities offer drop-in financial support sessions during term-time or you can make an appointment to see someone at a time what suits you. If you find yourself facing financial difficulties during your course or think you are likely to encounter financial difficulties, don't be shy about asking for help.

## **7. SWAP East partner universities**

Below is a list of the contact details for student funding support at SWAP East partner universities. Information on support arrangements at other universities should be available

from university websites and is normally listed under either student funding or student support.

#### **ABERTAY UNIVERSITY**

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Help and advice on [funding](#) is available from the Student Advisory Service. The Service runs drop-in sessions or appointments can be made out with these times by contacting the Student Services Reception in the Bernard King Library:

Student Services Reception  
Level 2, Bernard King Library  
Bell Street  
Dundee DD1 1HG

Tel: +44 (0)1382 308833

Email: [advisory@abertay.ac.uk](mailto:advisory@abertay.ac.uk)

#### **UNIVERSITY OF DUNDEE**

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Information and advice on all student [funding](#) related matters is available from The Student Funding Unit:

Student Funding  
Ground Floor  
OTI Building  
Smalls Wynd  
Dundee DD1 4HN

Tel: +44 (0)1382 384801

Email: [studentfunding@dundee.ac.uk](mailto:studentfunding@dundee.ac.uk)

#### **UNIVERSITY OF EDINBURGH**

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Help and advice on student fees and funding, including information on student [scholarships and bursaries](#) is available from:

Scholarships and Student Funding Services  
Old College, South Bridge  
Edinburgh  
EH8 9YL  
United Kingdom

Tel: +44 (0)131 651 4070

Email: [studentfunding@ed.ac.uk](mailto:studentfunding@ed.ac.uk)

#### **EDINBURGH NAPIER UNIVERSITY**

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Advice and information on [funding](#) your studies and as well as help with budgeting is available from the Student Funding Team. Drop-in Sessions are held twice a week during term time and help is also available at other times by phone, email or in person:

Student Funding Team  
Student Hub  
Merchiston Campus  
Colinton Road  
Edinburgh EH10 5DT

Tel: +44 (0)131 455 2929,  
Email: [studentfunding@napier.ac.uk](mailto:studentfunding@napier.ac.uk)

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#### **HERIOT WATT UNIVERSITY**

Advice on student [funding and budgeting](#) is available from the Student support team:

Student Service Centre  
Hugh Nisbet Building  
Edinburgh Campus EH14 4AS

Tel: +44 (0)131 451 3613  
Email: [studentsupport@hw.ac.uk](mailto:studentsupport@hw.ac.uk)

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#### **UNIVERSITY OF THE HIGHLAND & ISLANDS**

Each of the UHI campuses has [student support staff](#) who can offer support and guidance on a wide range of topics including [finance](#). In addition, all students have online access to a Central Support Team who can answer queries or refer then to someone who can help locally. To contact the Central Support Team email: [support@uhi.ac.uk](mailto:support@uhi.ac.uk).

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#### **UNIVERSITY OF ST ANDREWS**

[Financial advice](#) and assistance is available from Joyce Lapeyre, Money Advisor in the Student Services Team. Joyce also manages and allocates the various funds that the University is responsible for. Anyone experiencing or anticipating experiencing financial difficulties should make an appointment:

Joyce Lapeyre, Money Advisor  
Advice and Support Centre  
79 North Street  
St Andrews  
Fife KY16 9AL

Tel: +44 (0)1334 462720  
Email: [money.advice@st-andrews.ac.uk](mailto:money.advice@st-andrews.ac.uk)

### UNIVERSITY OF STIRLING

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Help and support is available from dedicated Student Money Advisers based within the Student Support Services Team:

Student Support Services  
4Y4 Cottrell Building  
University of Stirling  
Stirling FK9 4LA

Tel: +44 (0)1786 467080

Email: [studentmoney@stir.ac.uk](mailto:studentmoney@stir.ac.uk)

### QUEEN MARGARET UNIVERSITY

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Help and advice on financial matters is available from the [Student Funding Adviser](#) based within the Student Services Team:

Bill Stronach

Student Funding Adviser  
Student Services  
Level 1, Main Building  
Edinburgh EH21 6UU

Tel: +44 (0)131 474 0000 (ask for Student Services)

Email: [studentfunding@qmu.ac.uk](mailto:studentfunding@qmu.ac.uk)