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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 have been accepted onto the course you want to do before applying to SAAS for funding. You can, and should, apply to SAAS as soon as you have received an offer, whether that offer is for your first choice or not. You can easily change or cancel your SAAS application later. To ensure that funding is in place by the start of your course you should apply to SAAS no later than **30 June 2018**. You can still apply after this date, but there is no guarantee that your funding arrangements will be ready in time for the start of your course. However, you can apply for funding at any stage in the academic year before 31 March 2019.

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 listed 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.

Dependants' Grant

You may be eligible to apply to SAAS for a [Dependants' Grant](#). This is for a spouse, civil partner, partner or other adult dependant you act as a carer for. The amount you are entitled to receive will depend on the annual gross income of your dependant. 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). You may also be eligible to apply for the [Lone Parents' Childcare Grant](#), which is worth up to £1,215 per year.

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.

Care Experienced Students' Bursary (CESB)

If you have ever been looked after by a local authority and are under 26 on the first day of the first academic year of your course, you may be eligible to apply to SAAS for the [Care Experienced Student Bursary](#). The amount available in 2017/18 is £7625. This would be instead of and not in addition to the student loan. However, you may also be eligible for up to £105 per week through the [Care Experienced Accommodation Grant](#) to cover accommodation costs during the summer break.

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 is £6,750, but this 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 do not start repaying your loan until you have graduated or you leave your course and you are earning a minimum amount of £18,830 per year before deductions. Once you reach the income threshold, you will be expected to pay 9% of your annual income over that amount. For example, if your annual income was £25,330, you would be expected to pay 9% of £7000, which would equal £630 per year, or £52.50 per month. Interest rates are linked to the rate of inflation, in line with the retail price index, meaning the amount you pay back will be about the same in real terms as the value of the money you borrowed. [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 under 60 on the first day of the academic year. You will be entitled to apply for loans for the duration of the course. This means that, as long as you are under 60 on the first day of the academic year, you will be entitled to apply for a student loan in the subsequent years of the course, even if you are over 60 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. 2016-17 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

UK

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 £9,250 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.

EU

A new [pilot scheme](#) has been introduced to encourage students domiciled in Scotland to study in other EU countries. You can apply for the same bursaries and loans you would be entitled to if you were studying in Scotland. Fee payments are not covered by SAAS and depend on the university you go to. This is a pilot, so the choice of universities you can study at is limited to the following: Groningen University (Netherlands), Maastricht University (Netherlands), Malmo University (Sweden), University of Southern Denmark (Odense, Denmark), Rhine Waal University (Kleve, Germany).

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 colleges 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 department 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; the following sources provide a useful starting point:

Helena Kennedy [Fund](#).

University of Dundee [funding search](#).

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

University of Edinburgh [Access Awards](#) and [Scotland Scholarship](#).

Scholarship [Search](#).

Heriot-Watt University [Access Bursaries](#).

University of St Andrews [Entrant Bursaries](#).

University of Aberdeen [Development Trust Scholarships](#).

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

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

University of Dundee

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

University of Edinburgh

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

Edinburgh Napier University

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

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

University of the Highlands and 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

Queen Margaret University

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@gmu.ac.uk

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

University of Stirling

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

8. SWAP East partner colleges

Below are links to information on funding at SWAP East partner colleges. Whatever stage of the academic year you are at, it is worth investigating what funding might be available to you.

[Borders College](#)

[Dundee and Angus College](#)

[Edinburgh College](#)

[Fife College](#)

[Forth Valley College](#)

[Newbattle Abbey College](#)

[Perth College](#)

[West Lothian College](#)