

 **Higher Education**

 **Student Support**

 **in Scotland**

 **2018-2019**

 **Policy Background**



 **October 2019**

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# 1. Introduction

SAAS provides support to students studying in Higher Education, as opposed to Further Education where separate arrangements exist. The policy on what support is available is determined by the Scottish Government<sup>1</sup>.

This document provides an overview of student Higher Education funding policy in universities and colleges. Information is provided in the subsequent sections on the types of funding available, how funding is determined and the funding students may receive.

## 1.1 Types of Funding Available

Since 2001-02, support for new entrants has typically consisted of up to three elements:

- Non-repayable bursaries and grants;
- Tuition fees paid by SAAS on behalf of all eligible students (direct to the university or college of study) as well as tuition fee loans to help students to pay fees to study in England, Wales and Northern Ireland;
- Living-costs support through a loan paid by the Student Loans Company.

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<sup>1</sup> <https://beta.gov.scot/publications/costs-of-learning-student-funding-guide-2018-to-2019/>

## 1.2 Which Students Receive Support

SAAS provides support to students studying Higher Education (HE) courses, which are at Higher National Certificate (HNC) level or above. These can be taken either at college or at university.

Most full-time students will be funded through the Undergraduate scheme. This includes students studying a postgraduate Professional Graduate Diploma in Education (PGDE) full-time.

A different package of support is provided to those studying a Postgraduate Diploma or Masters.

Tuition fee support is provided for a proportion of part-time students through the Part-time Fee Grant.

Pre-registration nursing and midwifery students are funded by the Scottish Government's Health and Social Care Directorate through the Nursing and Midwifery Student Bursary (NMSB) scheme. SAAS process their applications and administers their payments.

Additional support is available to students experiencing financial difficulties through the Higher Education Discretionary and Discretionary Childcare Funds.

### 1.3 How Funding is Determined

The financial support available to individuals will depend on a number of factors including:

- Meeting residence conditions;
- What course they want to study;
- Their income and family circumstances;
- How old they are;
- Where they want to study; and
- Whether they want to study full-time or part-time.

Further details on eligibility for different funding schemes are described below and are available on the [SAAS website](#).

## 2. Full Time Study

### 2.1 Bursaries and Grants

Table 1: A summary of the bursaries and grants available in the 2018-2019 academic year and the availability of each award over the last ten academic years

Support for full time students	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19
<b>Bursary</b>										
Care Experienced Bursary	x	x	x	x	x	x	x	x	✓	✓
Independent Students' Bursary (ISB)	x	✓	✓	✓	✓	✓	✓	✓	✓	✓
Young Students' Bursary (YSB)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>Supplementary Grants</b>										
Care Experienced Accomodation Grant	x	x	x	x	x	x	x	x	✓	✓
Dependants' Grant	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Disabled Students Allowance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Lone Parents' Grant	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

#### 2.1.1 Bursaries

A **Young Students' Bursary (YSB)** is awarded to students from a household with an income of less than £34,000 who meet all of the below criteria:

- are under the age of 25;
- have not supported themselves financially outside of education for three years or more;
- are not married, in a civil partnership or living with a partner; and
- have no dependent children.

There are three household income brackets, each of which attracts a different rate of YSB (see [Table 2](#))

An **Independent Students' Bursary (ISB)** is awarded to students from a household with an income of less than £19,000 who meet one of the below criteria:

- are aged 25 and over;
- are married, in a civil partnership, or living with a partner;
- have supported themselves financially outside of education for three years or more; or
- have dependent children.

Students awarded ISB support receive up to a maximum of £875.

Table 2: Household income brackets and level of ISB/YSB/loan students are eligible for

Household income	Young students		Independent students	
	Bursary	Loan	Bursary	Loan
£0 to £18,999	£1,875	£5,750	£875	£6,750
£19,000 to £23,999	£1,125	£5,750	-	£6,750
£24,000 to £33,999	£500	£5,750	-	£6,250
£34,000 and above	-	£4,750	-	£4,750

A **Care Experienced Bursary** is awarded to undergraduate students who are under 26 years of age on the first day of the first academic year and have been looked after by a Local Authority in the UK. This is a non-income assessed bursary of £8,100, which is placed alongside a tuition fee grant. Students entitled to the Care Experienced Bursary are not eligible for the Young Students' Bursary, Independent Students' Bursary, or living-costs loan support but may apply for living-cost grants.

### 2.1.2 Living-cost Grants

A **Dependants' Grant** is an income-assessed grant for students with adult dependents (husband, wife, civil partner, partner or any other adult dependant the student is a carer for) who are not students. SAAS awards up to £2,640 a year, taking into account any income the dependent has.

A **Lone Parents' Grant** is an income-assessed grant for single students (single, widowed, divorced, separated or a civil partnership has dissolved) with at least one dependent child (someone the student receives Child Tax Credit for). SAAS awards up to £1,305 a year, taking into account any unearned income the student receives during the academic session.

**Disabled Students' Allowance** is a non-income assessed allowance to cover any extra costs or expenses a student might have while studying, which arise because of their disability. The student does not need to be claiming tuition fees and/or living-costs funding from SAAS in order to claim DSA.

**Care Experienced Accommodation Grant** is a non-income assessed allowance for students claiming a Care Experienced Bursary (see section 2.1.1). The grant is to help the student with accommodation costs during the summer holidays that fall between each year of their course. SAAS awards up to £105 a week.

**Ad-hoc** payments are made for a variety of reasons but mostly include placement expenses for students on some health related courses and travel expenses for students on compulsory periods of study abroad.

Further details of funding available to full time students are available on the SAAS website<sup>2</sup>.

<sup>2</sup> [https://www.saas.gov.uk/full\\_time/ug/young/funding\\_available.htm](https://www.saas.gov.uk/full_time/ug/young/funding_available.htm)

### 2.1.3 Previous Bursaries and Grants

There are a number of additional bursaries and grants that were active during the ten year period presented within the publication that have since been replaced. These are listed in Table 3.

Table 3: Bursaries and grants that are no longer active, but were in use in the last ten years

Support for full time students	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19
<b>Bursary</b>										
Students' Outside Scotland Bursary (SOSB)	✓	✓	✓	✓	x	x	x	x	x	x
Scottish Government Health Directorate	✓	✓	✓	✓	x	x	x	x	x	x
<b>Supplementary Grants</b>										
Lone Parents' Childcare Grant	✓	✓	x	x	x	x	x	x	x	x
Standard Maintenance Allowance	✓	✓	✓	x	x	x	x	x	x	x
Travel Expenses	✓	✓	x	x	x	x	x	x	x	x
Vacation Grant for Care Leavers	✓	✓	✓	✓	✓	✓	✓	✓	x	x

## 2.2 Tuition Fee Support

Tuition fees provide a means of paying for tuition. These are provided as either paid for "tuition fees" or through the provision of a "fee loan".

### 2.2.1 Tuition Fees

The majority of Scottish and EU domiciled students studying full-time on undergraduate Higher Education courses in Scotland are eligible to have their tuition fees paid by SAAS. The typical fee rates SAAS pays are £1,285 for those below degree level and £1,820 for first degree or PGDE courses (including medicine). Students who are repeating years of study usually do not receive fee support, unless they use their extra year of entitlement.

### 2.2.2 Fee Loans

Fee loans were introduced in 2006-2007 for new Scottish students studying in the rest of the UK. Fees are paid directly to the institution on the student's behalf and are repaid by the student in the same way as living-costs loans. Students studying in the rest of the UK can receive a fee loan of up to £9,250, or up to £6,165 for those studying at private institutions.

From 2017-18, students studying on eligible postgraduate courses in the UK were eligible for a tuition fee loan of up to a maximum of £5,500 to cover their entire course. Between 2012-13 and 2017-18, students studying on eligible postgraduate diploma courses in the UK were eligible for a tuition fee loan of up to £3,400 for full-time study, and from up

to £1,700 for part-time study. Prior to 2012-13, postgraduate students were eligible for fee payments which they did not have to pay back.

not taken into account, and students who have received funding for a previous postgraduate course may still be eligible for a living-costs loan.

## 2.3 Living-cost Loans

SAAS calculates living-costs loan entitlement and authorises the amount that the student is entitled to. The data on living-costs loans held by SAAS relates to the level of loans authorised. Not all students take out the full loan that they are authorised for. Therefore, this might not match the final living-costs loan that a student draws from the Student Loans Company.

A living-costs loan is not available to part-time students, those over 60 years of age.

### 2.3.1 Undergraduate

The amount of living-costs loan an undergraduate student can apply for depends on their household income. A living-costs loan of up to £4,750 per year is available to the majority of undergraduate students who meet residency and age criterion regardless of household income.

The amount of living-costs loan increases for those with a household income below £34,000 (see [Table 2](#)).

### 2.3.2 Postgraduate

From 2015-2016, full-time postgraduate students on eligible courses at a publicly funded college or university and who meet residency and age criterion could apply for a living-costs loan of up to £4,500. Previous study at undergraduate level is

### 3. Part-Time Study

Students who are studying on a part-time or part-time distance learning basis may be eligible for payment of their tuition fees under the Part-Time Fee Grant (PTFG) scheme.

A PTFG is awarded to students who meet all of the below criteria:

- are studying for a Higher Education course, Professional Development Award, a two year Postgraduate Diploma in Education or Continuing Professional Development at levels 7-10 of the Scottish Credit and Qualifications Framework (SCQF);
- are from a household with an income less than £25,000;
- are studying at a Scottish institution;
- are registered as part-time by their institution;
- are studying a course that is valued at 30 to 119 SCQF credits.

The funding available is a tuition fee grant paid to the institution the student is studying at. The amount paid is calculated based on the number of SCQF credits that the course is valued at. This means that in some cases the student may be required to make an additional contribution from other resources themselves.

Students receiving a PTFG are also eligible for disabled students allowance support (see section 2.1.2).

## 4. Nursing and Midwifery

SAAS administers the Nursing and Midwifery Student Bursary (NMSB) scheme on behalf of the Scottish Government Health and Social Care Directorate. This includes students undertaking courses in pre-registration nursing and midwifery leading to the award of a degree at Higher Education level.

All eligible students get a non-means tested bursary of £6,578, other than those taking the four year honours degree who would receive only 75% of that bursary for year four.

In academic session 2018-2019, NMSB students who came from a care experienced background could apply for a one off payment of £1,522. This brought the nursing bursary up to the same value as the undergraduate care experienced bursary.

SAAS are not responsible for tuition fees for students supported through the Nursing and Midwifery Bursary (NMSB) scheme, these are instead administered by the Scottish Government Health and Social Care Directorate.

### 4.1 Supplementary Allowances

Additional allowances based on the circumstances of the student is available to students receiving an NMSB bursary.

A **Dependants' Allowance** is an income assessed allowance for NMSB students who are financially and legally responsible

for a dependent (husband, wife, civil partner, partner or child). SAAS awards up to £3,640 a year, taking into account any income the dependent has.

A **Childcare Allowance** is an allowance for NMSB students who have to pay for the cost of registered or formal childcare. Formal childcare includes childminders, after school clubs and providers of day care education. SAAS awards up to £2,466 a year.

A **Single Parents' Allowance** is an allowance for single NMSB students with at least one dependent child (someone the student receives benefit as a single parent from the Department for Work and Pensions or tax credits for). SAAS awards up to £2,303 a year.

**Disabled Students' Allowance** – see section 2.1.2 for more details.

SAAS awards an extra £60 to NMSB students in their first year of study to cover **Initial Expenses**.

**Clinical Placement Expenses** are paid for some extra travel and reasonable accommodation costs when clinical placement is being carried out as part of an NMSB course. Further details of funding available to NMSB students are available on the SAAS website<sup>3</sup>.

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<sup>3</sup> [https://www.saas.gov.uk/full\\_time/nmsb/funding\\_available.htm](https://www.saas.gov.uk/full_time/nmsb/funding_available.htm)

## 5. Discretionary Funds

The Discretionary Fund provides financial support to students if they have difficulty entering Higher Education (HE) for financial reasons or have financial difficulties while they study. This scheme is administered by universities and colleges in Scotland.

SAAS determines the initial allocations of £13.1 million of funds to the institutions and collates returns from each institution which evidences how the funds have been used. Universities and colleges are responsible for deciding who they make payments to and how much is paid to each student. SAAS provides guidance to universities and colleges to help them in the operation of the Discretionary Funds scheme.

A separate Discretionary Childcare Fund is also available for students studying at university to apply for help towards the cost of registered or formal childcare costs. The Discretionary Childcare Fund for HE students studying at colleges is administered by the Scottish Funding Council (SFC)<sup>4</sup>.

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<sup>4</sup> <http://www.sfc.ac.uk/funding/college-funding/student-support/childcare-funds.aspx>



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