

# Higher Education Student Support in Scotland 2015-16

Statistical summary of financial support provided to students  
by Student Awards Agency Scotland (SAAS)  
in academic session 2015-16

October 2016



A National Statistics Publication for Scotland

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## 1. Overview

The Student Awards Agency Scotland (SAAS) provides financial support and advice to eligible students in full-time and part-time Higher Education. In particular, SAAS administers the student support arrangements for Scottish domiciled Higher Education students studying throughout the United Kingdom (UK), and to some outwith the UK, as well as European Union (EU) students studying in Scotland.

This report provides the main statistical findings on students who received financial support from SAAS in the academic session 2015-16 (and 2014-15 for certain students). Statistics such as these are used across SAAS for funding, policy and evaluation purposes.

Financial support covers non-repayable bursaries and grants paid to students, the payment of tuition fees or provision of fee loans, and the authorisation for living cost loans<sup>1</sup>.

### 1.1 The role of SAAS

SAAS is an Executive Agency of the Scottish Government under the terms of the Scotland Act 1998. The Agency operates independently and impartially while remaining directly accountable to Scottish Ministers. The main work of the Agency is to assess and pay student financial support in line with the Scottish Government policy of fair access to Higher Education based upon ability to learn rather than ability to pay.

The Scottish Government's National Performance Framework underpins delivery of the Scottish Government's agenda to an outcomes-based approach to performance<sup>2</sup>. The Government's stated Purpose is *to focus government and public services on creating a more successful country, with opportunities for all of Scotland to flourish, through increasing sustainable economic growth*.

This purpose is in turn underpinned by five Strategic Objectives. SAAS contributes to the Smarter Scotland objective with the aim of *expanding opportunities to succeed from nurture through to lifelong learning ensuring higher and more widely shared achievements*.

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<sup>1</sup> The actual payment of loans is administered by the Student Loans Company (SLC). Applications for loans are assessed by SAAS which determines the amount the student is entitled to and subsequently what is authorised for payment. The most recent estimates on take-up are published by the SLC in the 'Student Loans for Higher Education in Scotland: Financial year 2015-16' publication (<http://www.slc.co.uk/official-statistics/student-loans-debt-and-repayment/scotland.aspx>), published June 2016

<sup>2</sup> <http://www.scotland.gov.uk/About/Performance>

Scotland Performs<sup>3</sup> measures and reports on progress of government in Scotland towards the Purpose, tracked through 16 National Outcomes and 50 National Indicators. SAAS contributes directly to the following outcomes:

- We have tackled the significant inequalities in Scottish society.
- We are better educated, more skilled and more successful, renowned for our research and innovation.
- Our young people are successful learners, confident individuals, effective contributors and responsible citizens.
- Our public services are high quality, continually improving, efficient and responsive to local people's needs.

The Programme for Government<sup>4</sup> sets out the Scottish Government's vision of a fairer, more equal Scotland. Central to that vision is the ambition that a child born today in one of the most deprived communities should, by the time he or she leaves school, have the same chance of going to university as a child born in one of our least deprived communities.

This report helps inform these through evidencing how applications for student support for Higher Education in Scotland are assessed and processed and the resultant financial support provided to students.

## 1.2 Structure of report

To help set the policy context of Higher Education student funding in Scotland, some of the key policy issues are set out in chapter 2 (Student funding policy in Scotland). Additional information is provided in the annexes: Annex 1 (Changes to student funding policy) sets out more recent changes to funding policy for full-time students, whilst Annex 2 (Glossary of terms) provides a summary of terminology used throughout the report.

The report then looks at the different types of students provided support through each of the main funding schemes separately: Full-time students (chapter 3); Part-time students (chapter 4); Nursing and Midwifery students (chapter 5); and, Discretionary and Discretionary Childcare Funds (chapter 6).

Annex 3 (Methodological notes) provides information on the data sources used in compiling the statistics, an overview of the quality aspects of the data as well as comparability with other sources. Additional information is also provided on reporting conventions used throughout the report (Annex 3).

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<sup>3</sup> <http://www.scotland.gov.uk/About/Performance/scotPerforms>

<sup>4</sup> <http://www.gov.scot/About/Performance/programme-for-government>

Time series data tables are provided for full-time students supported through the main Undergraduate and Postgraduate schemes in Annex 4. Analysis is generally presented for each academic session over the 10 year period between 2006-07 and 2015-16.

### 1.3 Changes from previous report

No substantial amendments have been made to the structure of this report, compared to the last release – Higher Education Student Support in Scotland 2014-15<sup>5</sup>.

Additional analysis on full-time students and the type of support they are provided by both the Scottish Index of Multiple Deprivation and the Scottish Government 6-fold Urban Rural Classification is provided in Annex 4 (Data Tables – Full-time students). It should be noted that no formal assessment of the robustness of address information has been undertaken, which means the address used for each student may reflect their term-time address as opposed to their permanent residence.

The analysis on students supported through the Nursing and Midwifery Student Bursary (NMSB) scheme is reported as being provisional for 2015-16. In previous reports, the main analysis presented in chapter 5 (for example, Figure 5.1: Nursing and Midwifery support by type of bursaries and grants awarded) would have referred to the first release of final figures for the previous session (for example, the 2014-15 report will have reported on the 2013-14 session). For this report, analysis is presented for 2015-16 (and not 2014-15) as the change from provisional to final results for 2014-15 suggested the change is small enough to not impact on the overall picture.

SAAS welcomes any comments on potential improvements for future releases<sup>6</sup>.

### 1.4 Key findings

Figure 1.1 shows a high level overview of the range of schemes within which students are provided support in academic session 2015-16. References to numbers of students within this report will always mean students supported by SAAS (unless otherwise stated)<sup>7</sup>.

The vast majority of students are full-time students, typically funded through the Undergraduate scheme (141,000 students who received around £805.8 million of support at an average of £5,720 per student). This covers students studying full-time at undergraduate

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<sup>5</sup> [http://www.saas.gov.uk/\\_forms/statistics\\_1415.pdf](http://www.saas.gov.uk/_forms/statistics_1415.pdf)

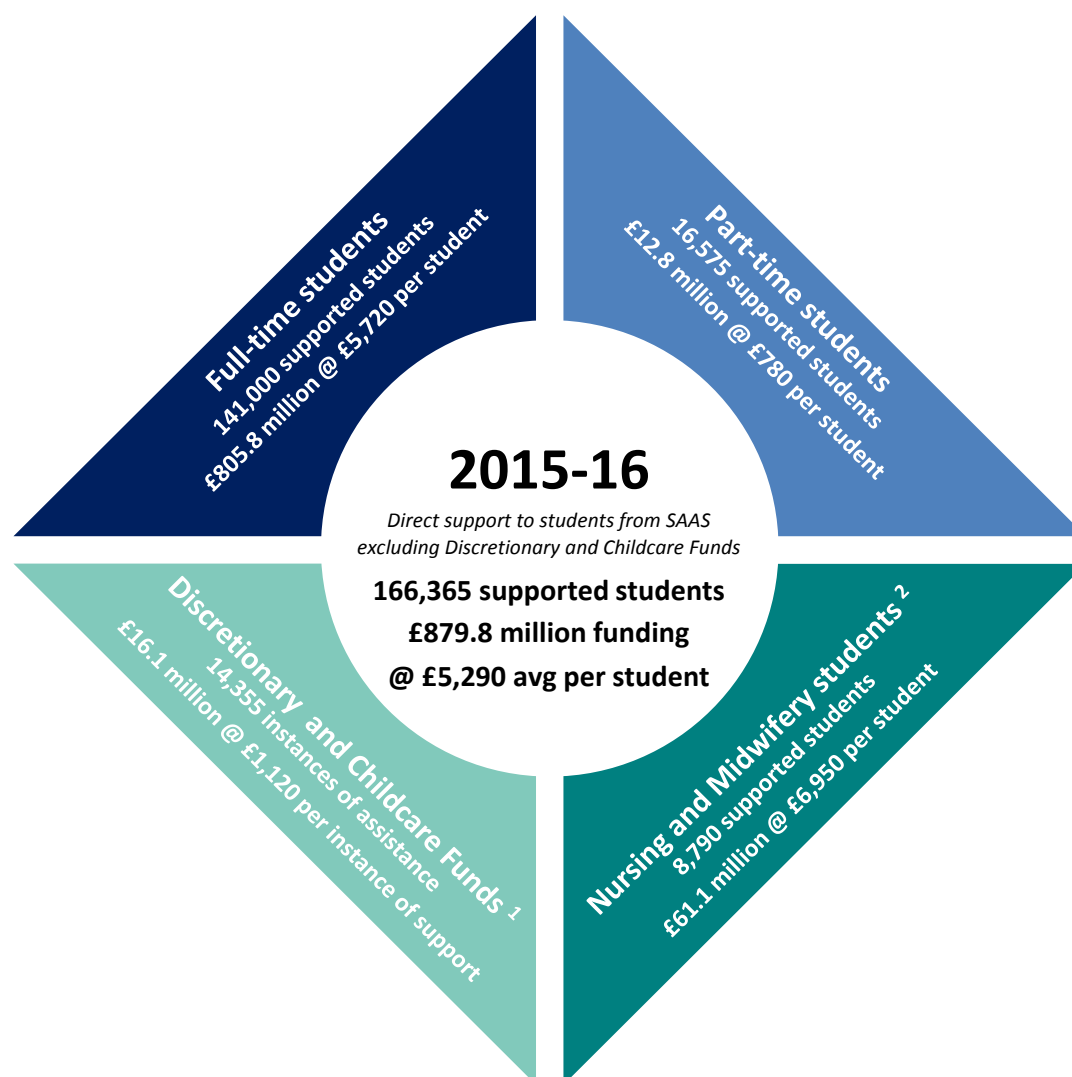
<sup>6</sup> Please provide any comments on statistical issues to [saasstats@scotland.gsi.gov.uk](mailto:saasstats@scotland.gsi.gov.uk)

<sup>7</sup> 'Students supported' are those receiving awards and/or tuition fees or tuition fee loans and/or who have been authorised for living cost loans (which are paid by the Student Loans Company).

level as well as others studying at postgraduate levels. If students are studying a Professional Graduate Diploma in Education (PGDE) full-time, the funding arrangements will be the same as for a full-time undergraduate. SAAS also supports certain taught postgraduate courses, mostly at diploma level – funded through the Postgraduate Students' Allowances Scheme (PSAS). For further analysis, please see chapter 3 (Full-time students) and Annex 4 (Data Tables – Full-time students).

### Figure 1.1: Overview of SAAS schemes of support

Type: All | Session: 2015-16 | See also: Table A1 / Table 4.1 / Table 5.1 / Table 6.1



1 Discretionary and Discretionary Childcare Fund schemes: assessment of applications and issuing of amounts as administered by institutions, 2014-15 results

2 Nursing and Midwifery Bursary Scheme - provisional data 2015-16

@ indicates the average amount of support per student or instances of support

Part-time students studying on eligible courses are funded through the Part-time Fee Grant (PTFG) scheme. This scheme provides help towards the cost of tuition fees. In 2015-16 there were 16,575 students who received around £12.8 million of support at an average of £780 per student. For further analysis, please see chapter 4 (Part-time students).

SAAS administers the Nursing and Midwifery Student Bursary (NMSB) scheme on behalf of the Scottish Government Health and Social Care Directorate. This includes students who are on a diploma course or a degree course in nursing or midwifery. In 2015-16<sup>8</sup> there has so far been 8,790 students who received around £61.1 million of support at an average of £6,950 per student. For further analysis, please see chapter 5 (Nursing and Midwifery students).

The Discretionary Fund provides financial support to students if they have difficulty entering Higher Education for financial reasons or have financial difficulties while they study. Similarly, the Discretionary Childcare Fund provides help for students at university with children on registered or formal childcare. These funds are administered (assessing applications and paying students) by the universities and colleges in Scotland, though SAAS determines the initial allocations of funds to the institutions and collates returns from each institution, which evidences how the funds have been used. The scheme includes a redistribution of funds unspent in the next session, as such this report only covers up to 2014-15. In 2014-15 there were 14,355 instances of assistance<sup>9</sup> for around £16.1 million of support at an average of £1,120 per student. Please see chapter 6 (Discretionary and Discretionary Childcare Funds).

SAAS also works in partnership with Skills Development Scotland (SDS) to assess applications for support under the Individual Learning Accounts (ILA) scheme. SDS publish statistics on the ILA scheme<sup>10</sup>. The SAAS Annual Report and Accounts 2015-2016<sup>11</sup> also provides some statistics, noting that SAAS received and processed 43,845 applications and 11,270 income reassessments on behalf of this scheme in 2015-16 as at May 2016 (a decrease from 49,970 and 14,795 respectively in 2014-15).

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<sup>8</sup> Provisional results, please refer to Table 5.1 (Nursing and Midwifery support by year) for final 2014-15 results.

<sup>9</sup> Individual students may be assisted more than once.

<sup>10</sup> <http://www.skillsdevelopmentscotland.co.uk/statistics/individual-learning-accounts-ila/>

<sup>11</sup> Report laid with Parliament 10 August 2016, [http://www.saas.gov.uk/\\_forms/saas\\_annual\\_report\\_1516.pdf](http://www.saas.gov.uk/_forms/saas_annual_report_1516.pdf)



## 2. Student funding policy in Scotland

Learners in Scotland have the option of undertaking a wide range of learning including Further or Higher Education. The course chosen will determine the type and level of funding available. The policy on what support is available is determined by the Scottish Government<sup>12</sup>.

SAAS provides support to students studying in Higher Education, as opposed to Further Education<sup>13</sup>. Further details on what Higher Education covers is described in section 2.1, whilst additional information is provided in the subsequent sections on how funding is determined (including the types of criteria students must meet to get certain awards) and the funding they may get.

Further information is provided in Annex 1 (Changes to student funding policy) on more recent changes to student funding in Scotland.

### 2.1 Which students receive support

SAAS provide 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 and include a honours degree or ordinary degree, and a HNC or Higher National Diploma (HND).

Most full-time students will be funded through the **Undergraduate** scheme.

If students are studying a **Professional Graduate Diploma in Education (PGDE)** full-time, the funding arrangements will be the same as for a full-time undergraduate.

A different package of support is provided to those studying a Postgraduate Diploma through the **Postgraduate Students' Allowances Scheme (PSAS)**.

Analysis on the above schemes is provided in chapter 3 (Full-time students) as well as detailed time series analysis in Annex 4.

Tuition fee support is provided for certain part-time students through the **Part-time Fee Grant**. Analysis for this scheme is provided in chapter 4.

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<sup>12</sup> <http://www.scotland.gov.uk/Topics/Education/UniversitiesColleges/16640/learnerfunding>

<sup>13</sup> Further Education are courses which are not taught in school and are below Higher National Certificate (HNC) level. Higher Education are courses of study which are at Higher National Certificate level or above.

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 deals with their applications and administers their payments. Analysis for student supported through this scheme is provided in chapter 5.

Additional support is available to students experiencing financial difficulties through the **Higher Education Discretionary and Discretionary Childcare Funds**. Discretionary Funds are administered directly by the universities and colleges, whilst Discretionary Childcare Funds distributed by SAAS are only administered by the universities<sup>14</sup>, though SAAS determines the initial allocations of funds to the universities and colleges and collates returns from each institution which evidences how the funds have been used. An overview of how the institutions have distributed the funds from this scheme are provided in chapter 6.

## 2.2 How funding is determined

The financial support available to individuals will depend on different things such as:

- 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.

## 2.3 Types of funding available

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

- non-repayable bursaries and grants which are targeted to certain groups of students (e.g. young students from low income households, students with disabilities, students with dependents);
- tuition fees paid by SAAS on behalf of all eligible students (direct to the university or college of study) as well as fee loans to help students to pay private fees or study in the UK fees;

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<sup>14</sup> Discretionary Childcare Funds for college students are allocated by the Scottish Funding Council (SFC).

- living cost support through a loan paid by the Student Loans Company.

Bursaries and grants as well as fees are paid directly from the Scottish Government's Departmental Expenditure Limit (or DEL). Funding for loans is provided by HM Treasury from what is known as the Annually Managed Expenditure (AME) budget. However, for every £1 of loan paid by HM Treasury from its AME budget, it costs the Scottish Government 31p from its DEL budget to cover the cost of subsidising interest on the loans and the cost of loans which may eventually be written off.

### 2.4 Other funding support available to students

In considering the information presented in this report it may also be useful to be aware of some other sources of finance which fund different types of student support.

Most universities have their own bursaries and scholarships. Access to these can depend on the students own academic and financial circumstances.

SAAS do not provide financial support for some courses because of their type or level (for example National Certificate courses). Students studying in Further Education can ask for support for these courses from the college itself, if they are studying at a college in Scotland, or the education department of their local council, if they are studying outside Scotland.

The Department for Work and Pensions (DWP) assess students' entitlements to benefits. Full-time students are generally not eligible to claim certain benefits. But full-time students with dependants and students with disabilities may be eligible in certain circumstances. Similarly, students and their families could receive more money from tax credits through HM Revenue and Customs (HMRC).

Support may also be available through Educational Trusts. For example, SAAS maintain a Register of Educational Endowments<sup>15</sup> containing information on Scottish trusts (of which they are aware). Students can only get help from a trust if they meet the eligibility conditions of that trust. The conditions vary from trust to trust (e.g. where they were born, what school they went, their age etc), and only the trustees can decide if they are eligible.

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<sup>15</sup> [http://www.saas.gov.uk/\\_forms/ree1.pdf](http://www.saas.gov.uk/_forms/ree1.pdf)

## 3. Full-time students

This section provides an overview of full-time students supported through the main funding schemes. This covers students studying full-time at undergraduate level as well as others studying at postgraduate levels. For a fuller explanation of who is funded through these schemes please see section 2.1 (Which students receive support) and additional information in the associated annexes.

Analysis presented includes the number of students and the value of support provided for those who either received support or were authorised for loans by SAAS (for payment by the Student Loans Company, SLC). References to supported students in this chapter mean full-time students funded through the undergraduate and postgraduate schemes.

### 3.1 Key findings

↑ 141,000 supported students

The number of students supported has increased by 1.2% from 139,370 in 2014-15 to 141,000 in 2015-16

↑ £805.8 million total support package

The total amount paid in bursaries and grants, fees or authorised in loans for 2015-16 session was £805.8 million, an increase of 3.1% from 2014-15 (£781.3 million)

↑ £5,720 average support per student

The average support per student in 2015-16 session was £5,720, an increase of 2.0% since 2014-15 when the average was £5,610

↑ £486.3 million in loan authorisations

The total amount authorised in loans was £486.3 million in 2015-16 at an average of £5,290 per student (£5,270 in 2014-15)

↓ 49,815 students receiving in non-repayable awards  
↑ £66.1 million

The number of students receiving non-repayable bursaries and grants decreased by 4.8% – 49,815 receiving £66.1 million support in 2015-16 (compared to 52,330 and £63.6 million in 2014-15)

↔ One-in-ten are EU students studying in Scotland

There were 14,705 European Union (EU) students supported in 2015-16 which is 10.4% (no change from 2014-15) of the total number of students supported by SAAS, and they received a total of £28.0 million in support which is 3.5% of the total support paid or authorised by SAAS

Table 3.1 summarises the number of full-time students and amounts paid or authorised by SAAS for academic session 2015-16, and the change in these numbers between 2006-07 and 2014-15 to 2015-16 respectively.

**Table 3.1: Key trends of support provided to full-time students**

Type: Full-time | Session: 2015-16 | See also: Table A1

	2015-16	% change 2014-15 to 2015-16	% change 2006-07 to 2015-16*
<b>Total Support</b>			
Number of students	141,000	1.2%	15.6%
Amount	£805.8 m	3.1%	82.8%
Average per student	£5,720	2.0%	58.4%
<b>Bursaries and grants</b>			
Number of students	49,815	-4.8%	-14.9%
Total paid	£66.1 m	4.0%	-35.7%
Average paid per student	£1,330	9.0%	-24.4%
<b>Fees</b>			
Number of students	134,760	1.0%	19.7%
Total paid	£254.0 m	2.0%	67.0%
Average paid per student	£1,890	1.1%	40.0%
<b>Loans</b>			
Number of students	92,005	3.4%	14.4%
Total authorised	£486.3 m	3.7%	161.7%
Average loan authorised	£5,290	0.4%	129.0%

\* Changes made to student support system in 2013-14 mean comparisons should be treated with caution

This is the third year of student support following a number of changes made in 2013-14 to simplify the student support system as part of the Post 16 Education Reform Program<sup>16</sup>. This meant that the types and value of support students received changed substantially from 2012-13.<sup>17</sup> For example, the total amount of support provided in bursaries and grants reduced by over a third, offset by a substantial increase in authorisations for student loans (61.4% increase). For 2015-16 (as with 2014-15 also), the same direction of change has continued though on a much smaller scale – the number of students receiving loan support

<sup>16</sup> <http://www.scotland.gov.uk/topics/education/post16reform>

<sup>17</sup> A factual inaccuracy in this line was identified and updated in November 2016.

has increased by 3.4% from 88,985 in 2014-15 to 92,005 in 2015-16, with the average loan amount authorised increasing slightly to £5,290.

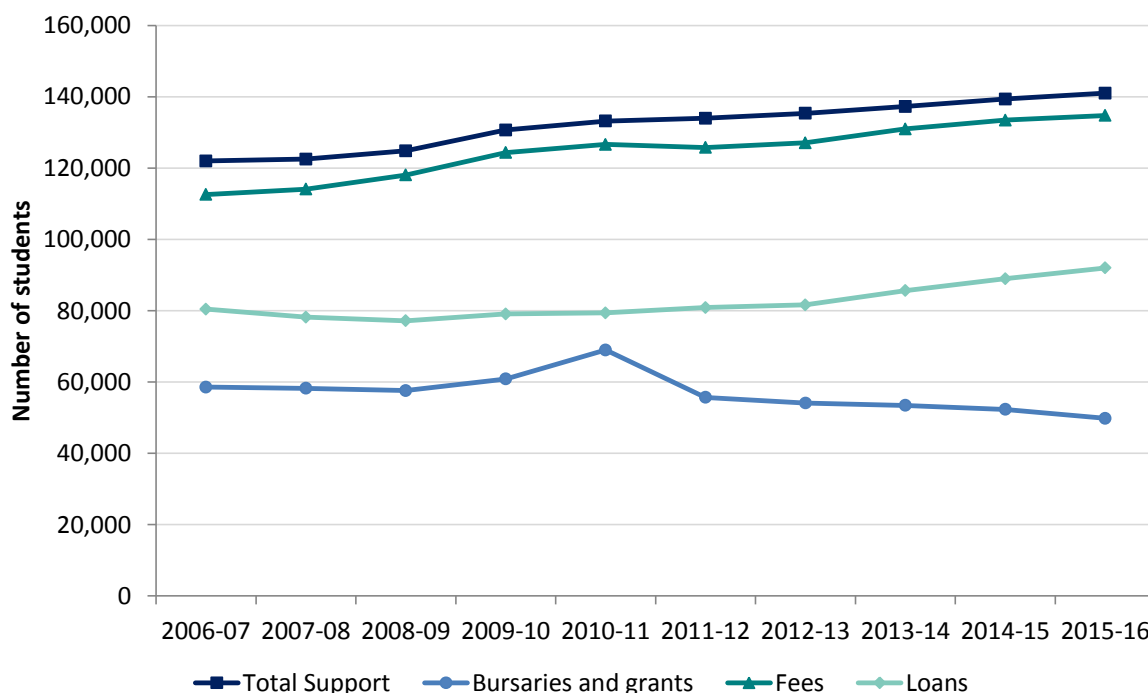
### 3.2 Support provided to students

The total number of students supported<sup>18</sup> has been increasing gradually over the past decade, which is line with the trends seen in the number of full-time students in Higher Education generally<sup>19</sup>.

The number of full-time students increased by 1.2%, from 139,370 in the 2014-15 academic session to 141,000 in 2015-16 (Figure 3.1) receiving some form of support through the Undergraduate scheme.

**Figure 3.1: Full-time supported students by award type and year (number of students)**

Type: Full-time | Session: 2006-07 to 2015-16 | See also: Table A1



The number of students receiving fees (which includes both those having their tuition fees paid and those receiving tuition fee loans) has also been increasing gradually over the past

<sup>18</sup> Students can be in receipt of any combination of bursaries and grants and/or fees and/or loans.

<sup>19</sup> Higher Education Students and Qualifiers at Scottish Institutions 2014-15, Scottish Funding Council, March 2016 (<http://www.sfc.ac.uk/communications/Statisticalpublications/2016/SFCST052016.aspx>)

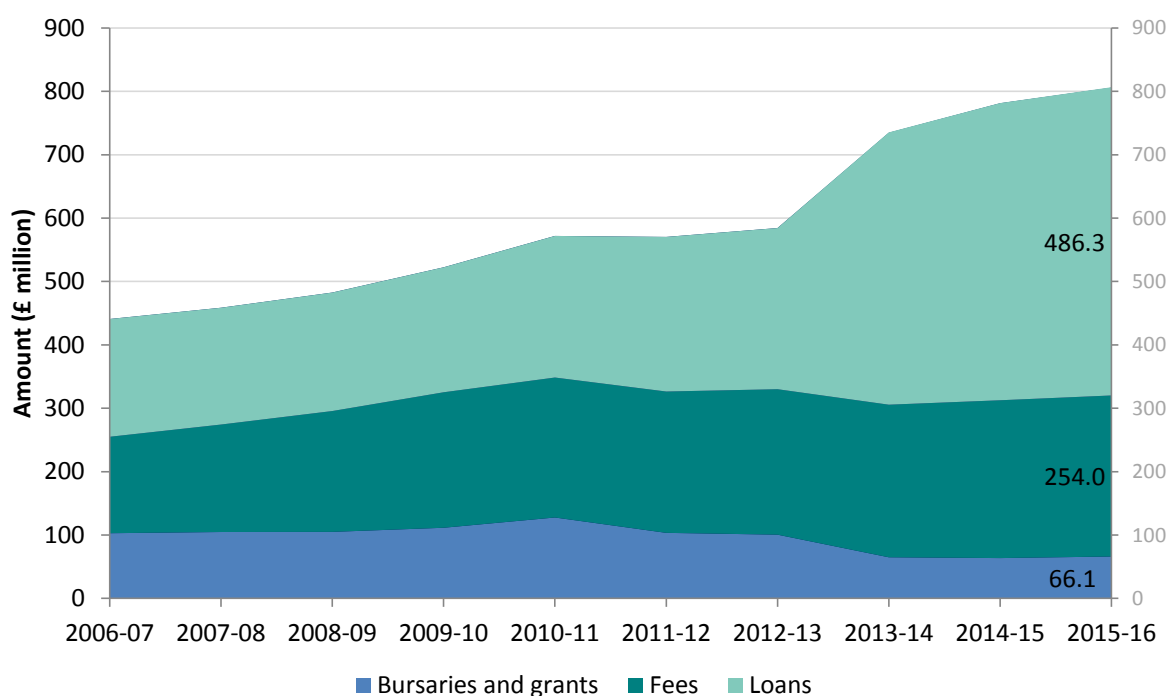
decade in line with overall support. In 2015-16, 134,760 of supported students (95.6%) received some form of fees support (Table A1) – a slight decrease from 95.8% in 2014-15.

The number of students receiving non-repayable bursaries and living cost grants, increased in 2010-11 (when Independent Students Bursary was introduced), then decreased in 2011-12 (when support for travel expenses was subsumed within the student loan). Since then there has been a decrease each year, with 49,815 students receiving some form of bursary or grant from SAAS in 2015-16.

Figure 3.2 illustrates the 10-year trend in amounts paid or authorised by SAAS as total support, broken down by bursaries and grants, fees and loans.

**Figure 3.2: Full-time supported students by award type and year (amount paid)**

Type: Full-time | Session: 2006-07 to 2015-16 | See also: Table A1



Total support was increasing steadily until 2010-11, followed by little change in 2011-12 and 2012-13. There was, though, a substantial change in 2013-14, with the total amount paid or authorised by SAAS (including tuition fees, bursaries, grants and student loans) increasing by almost a quarter to £734.7 million (from £584.3 million in 2012-13). Total support increased by 2% to £805.8 million in 2015-16 - in real terms, this is a 3.1% increase on the 2014-15 session (£781.9 million in 2014-15 at 2015-16 prices)<sup>20</sup>.

<sup>20</sup> 'Real terms' totals are calculated by applying Gross Domestic Product (GDP) deflators to the total amount of support in cash terms. This provides a measure of government expenditure in 2015-16 prices. *GDP deflators at market prices, and money GDP: June 2016 (Quarterly National Accounts)*

The average amount of overall support per student was £5,720 in 2015-16, an increase of 2% compared to 2014-15 (£5,610). Other than the significant increase in 2013-14, the average amount of overall support has been increasing by around £120 per year over the past decade.

The overall increase is in the main explained by an increase in the total amount authorised in student loans, with the total amount increasing from £468.8 million in 2014-15 to £486.3 million in 2015-16 (a 3.7% increase). Prior to 2013-14, the average amount<sup>21</sup> authorised in loans had been gradually increasing over the past decade (other than a drop in 2005-06) though the changes to student support package in 2013-14 meant that this increased markedly to £5,020 – from £3,110 in 2012-13 (a 61.4% increase).

It should be noted that in 2015-16 an additional £125 in bursary support (paid as an ad-hoc payment) was paid to eligible students receiving either the Young Students' Bursary (YSB) or Independent Students' Bursary (ISB) with a household income under £24,000. The total amount of support provided in bursaries and grants increased by 4% to £66.1 million in 2015-16 (from £63.6 million in 2014-15)<sup>22</sup>. The additional £125 bursary is reflected in an increase to the average amount of bursary and grant support per student of £1,330 in 2015-16, compared to £1,220 in 2014-15 (though still down on the high of £1,860 in 2012-13).

The amount paid out on fees (including fee loans) increased to £254 million in 2015-16 (2% increase) at an average of £1,890 (which is roughly comparable to the full-time degree or equivalent fee rate of £1,820 which in turn is inflated by courses attracting higher fee rates or those receiving fee loans).

### 3.3 Circumstances of students

In line with the increasing number of supported students overall, the numbers of Scottish domiciled students (those who are assessed as Scotland being their permanent home)<sup>23</sup> and those who are European Union (EU) domiciled students both increased in 2015-16.

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<https://www.gov.uk/government/statistics/gdp-deflators-at-market-prices-and-money-gdp-june-2016-quarterly-national-accounts>. See also Table A1.




<sup>21</sup> See Table A1 for more detailed analysis.

<sup>22</sup> See section 3.4 for further breakdowns on the types of bursaries and grants provided.

<sup>23</sup> See Glossary of terms (Annex 2) for further information.

**Figure 3.3: Full-time students total support by domicile of student**

Type: Full-time | Session: 2015-16 | See also: Table A2

			
	Scottish Domiciles	EU Domiciles	Total
Number of students	<b>126,290</b>	<b>14,705</b>	<b>141,000</b>
Total support	<b>£777.8 million</b>	<b>£28.0 million</b>	<b>£805.8 million</b>
Average support per student	<b>£6,160</b>	<b>£1,900</b>	<b>£5,720</b>

The number of Scottish domiciled students now stands at 126,290 which is 89.6% of the total number full-time students supported by SAAS (Figure 3.3). These students received around £777.8 million of support, at an average of £6,160 per student (compared to £6,040 in 2014-15).

In 2015-16, 14,705 EU students received support. EU domiciled students would typically only be eligible for a fees only support package and are not normally entitled to the living cost loans and bursaries that Scottish domiciled students can apply for (but can get grants). This is evident in them receiving on average £1,900 of support (compared to £1,880 in 2014-15).

### 3.3.1 Location of university or college

The number of students supported by SAAS who are studying in Scotland has been increasing over the past decade, with 137,130 supported by SAAS in 2015-16 (increasing from 135,550 in 2014-15) (Table A3). The number choosing to study outside Scotland has generally been decreasing over the past decade, though there was a slight increase in 2015-16 to 3,870 (compared to 3,820 in 2014-15).

**Figure 3.4: Full-time students location of study by institution type**

Type: Full-time | Session: 2015-16 | See also: Table A3

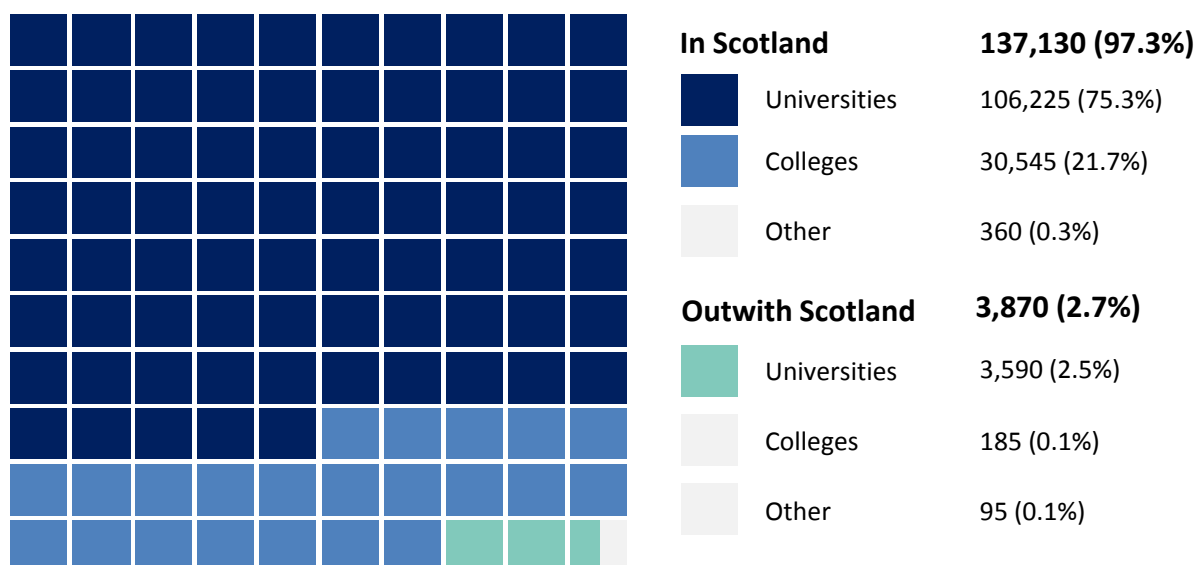


Figure 3.4 shows that 97.3% of all supported students study in Scotland, with the vast majority (75.3% overall supported students) studying at a university in Scotland. Those students studying outside Scotland are more likely to study at a university (3,590 receiving support) rather than at a college<sup>24</sup>.

The 'Other' category typically covers those studying at private institutions.

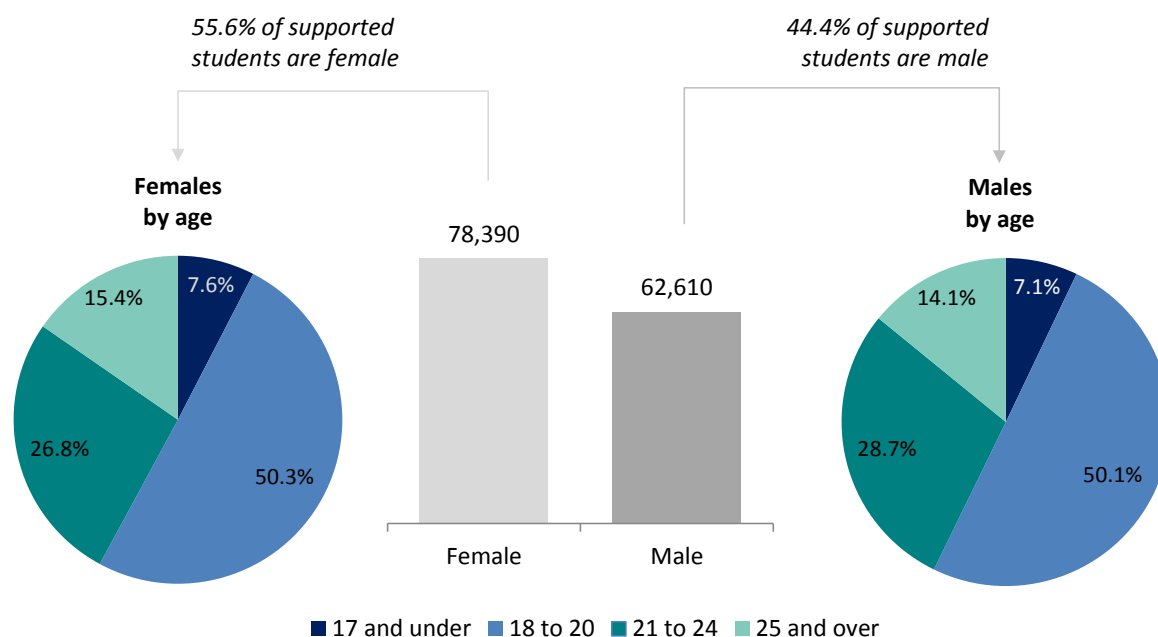
### 3.3.2 Demographic characteristics

There are more female students being supported by SAAS (78,390 students, 55.6%) than male (62,610, 44.4%) (Figure 3.5). The percentage of female students has been increasing gradually since 2008-09 when 52.5% of students were female, and from 55.4% in 2014-15.

<sup>24</sup> Though it could be that some students who are eligible for support do not seek financial support from SAAS for some reason, including those studying outside of Scotland.

**Figure 3.5: Full-time students age by gender**

Type: Full-time | Session: 2015-16 | See also: Table A5



Whilst there are more female students being supported by SAAS, there is no apparent age profile difference within each gender. For example, just over half of supported students are aged between 18 and 20 (50.3% of females and 50.1% of males) whilst over a quarter are aged between 21 and 24.

### 3.3.3 Household income

In 2013-14, a number of changes were made to the student support system which included a simplification of the income assessment part of awards. This meant that the analysis for 2013-14 is not directly comparable with that from previous years. For further information please see Annex 1 (Changes to student funding policy).

Those students who did not declare any income, or were not required to declare any income, made up over two-thirds of supported students (96,205) (Figure 3.6). This group of students accounted for around £476.6 million of the total support provided for all students (59.1%) at an average of £4,950 per student (Table A6).

For those students where income is not declared/required, a further analysis distinction has been made based on whether those students were provided bursary support (either Young Students Bursary, YSB, or Independents Students Bursary, ISB). As an example, if they were receiving the maximum level of bursary support (£1,750 for YSB and £750 for ISB) then that would indicate the student could be associated with the lowest income group.

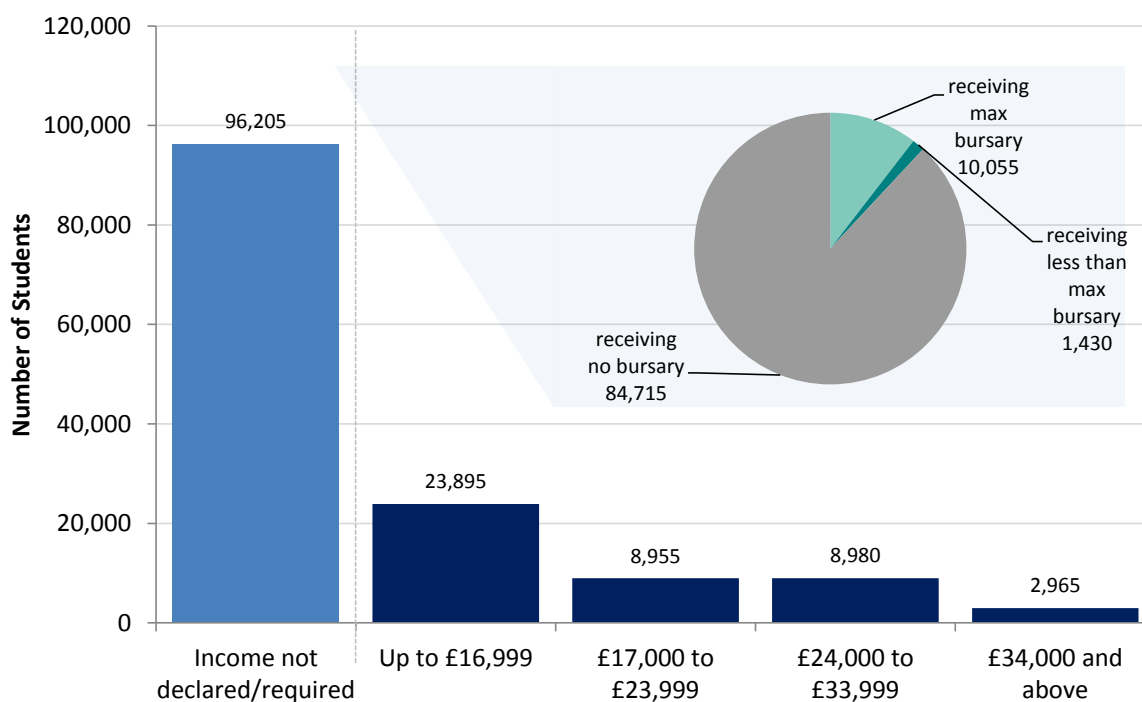
Of the 96,205 income not declared/required students, close to nine-in-ten of these are only eligible to receive the non-income assessed elements of student support (84,715 students).

Those where no income is recorded but the student is receiving the maximum level of bursary support (with most of those being those in receipt of the Independent Student’s Bursary) make up 10,055 students – these could be taken in conjunction with the 23,895 students from the lowest income group (up to £16,999) to give 33,950 students (24.1%) having low incomes. Similarly, a further 1,430 receiving some other amount of main bursary support.

It should be noted that these proxy measures does highlight some apparent anomalies, such as the group 'receiving no bursary' receiving higher average bursary and grant support than those receiving less than the maximum bursary - it should be remembered though that this analysis also includes grant support which is non-income assessed.

**Figure 3.6: Full-time students household income**

Type: Full-time | Session: 2015-16 | See also: Table A6



Just under one third (31.8%) of supported students (44,795) supplied information about their household income. Of those, 23,895 had a household income of less than £17,000 – 53.3% of all those who provided income information, or 16.9% of all supported students. This cohort of students are entitled up to the maximum amount of support available – and received on average £7,870.

There were 2,965 students (2.1% of all supported students) who had a declared income of £34,000 and above. Table A6 shows that they received on average £920 in bursaries and grants. Most of these are made up of those who receive a Disabled Students Allowance (which is non-means tested) or those who had provided provisional income estimates below the £34,000 threshold which entitled them to a bursary award. When the final income evidence is provided these payments will subsequently be recovered.

### 3.3.4 Qualification level of course

Figure 3.7 shows that there was an increase in the number of students studying for each level of qualification, other than those studying below degree level. The number of students studying for their first degree has been increasing gradually over the past decade (except for a small decrease in 2005-06) and stood at 102,890 of all supported students (73%) in 2015-16.

Just below a quarter (24%) are studying at a “other undergraduate” level (33,865), which includes those studying below degree level, a decrease 235 students compared to 2014-15. Following a slight decrease the year before, the number of students studying at a postgraduate level has increased to 4,155 in 2015-16 (2.9% of all supported students) compared to 3,595 (2.6%) in 2014-15.

**Figure 3.7: Full-time students qualification type by year**

Type: Full-time | Session: 2006-07 to 2015-16 | See also: Table A7

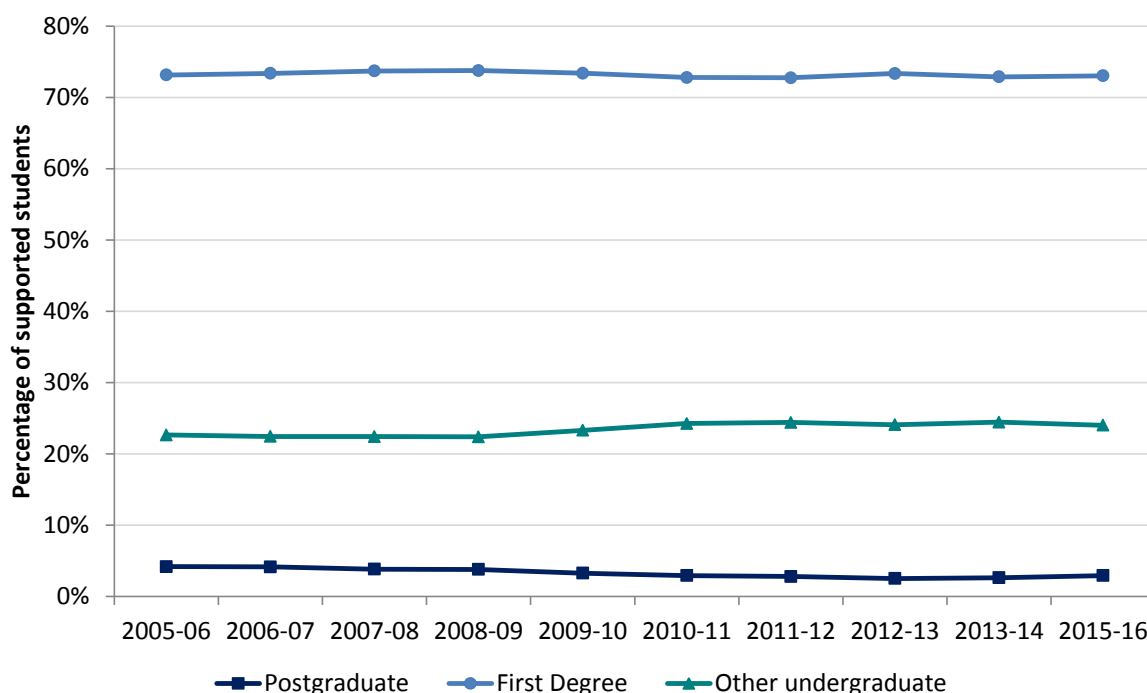


Table A7 in Annex 4 shows the level of qualification full-time students are studying for by whether they are Scottish domiciled or not. Around nine-in-ten (89.6%) of all supported students are Scottish domiciled students, of which 89,495 were studying at their first degree level (70.9% of all Scottish domiciles), whilst over a quarter (26.3%) were at the other undergraduate level (33,255). There were 3,540 (2.8%) receiving support at postgraduate level.

The vast majority of EU domiciled students supported by SAAS (91.7%) are studying at a first degree level (13,485), whilst those studying on other undergraduate courses or are postgraduates both making up 4.1% each of all EU domiciled students qualification levels (or 610 students in each). Postgraduate students who are not on teacher training courses are

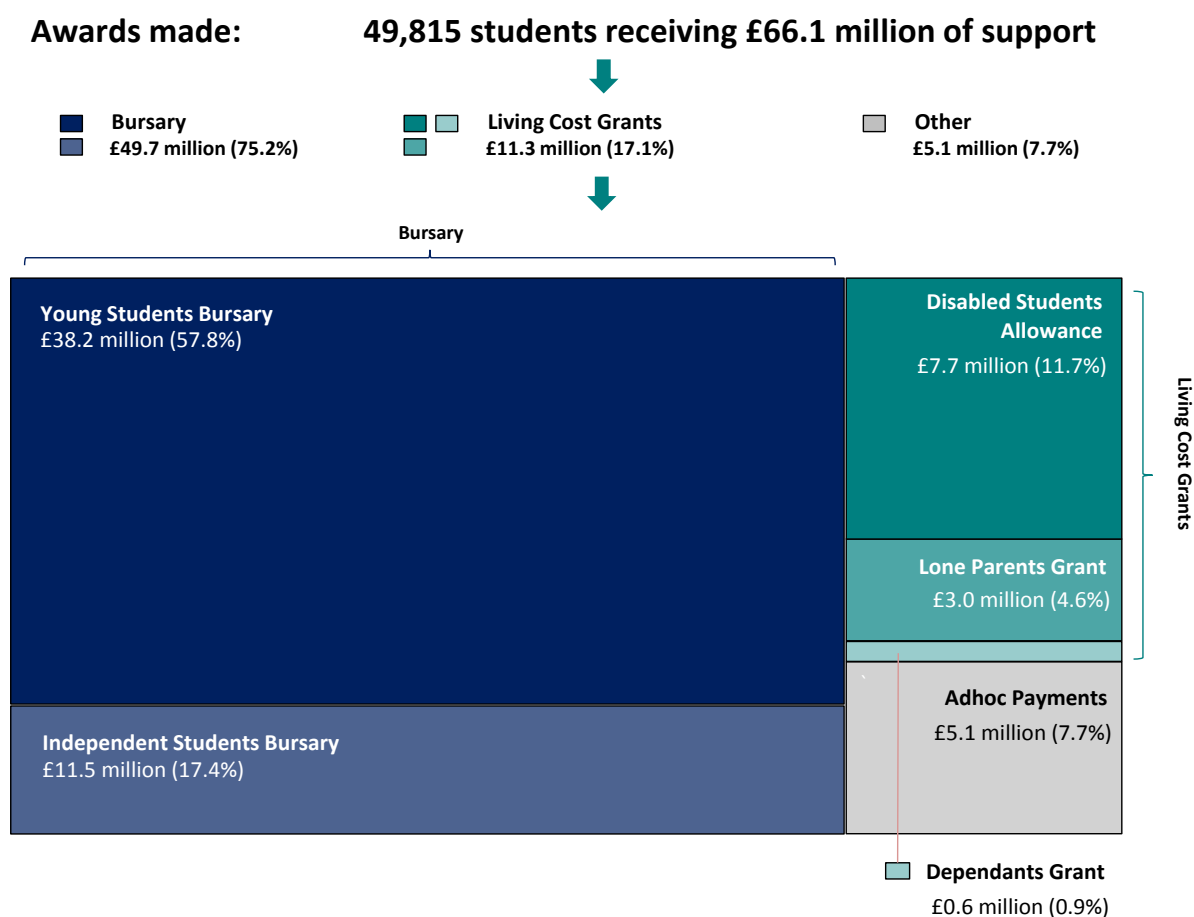
supported through the Postgraduate Students' Allowances Scheme (PSAS)<sup>25</sup>. There were 500 EU nationals benefiting from the PSAS fee loan in 2014-15<sup>26</sup>.

### 3.4 Bursaries and Grants

In 2015-16 there were 49,815 full-time undergraduate and postgraduate students in receipt of non-repayable bursary and grant support from SAAS, a 4.8% decrease from 2014-15 (52,315) (Table A8). This continues a year-on-year reduction in the number of students receiving bursary and grant support, and as Table A8 shows there were falls across each of the main bursary and grant types other than for Disabled Students Allowance.

**Figure 3.8: Full-time students type of bursaries and grants awarded**

Type: Full-time | Session: 2015-16 | See also: Table A8 and Table A9



<sup>25</sup> The scheme was changed in 2012-13, meaning that postgraduate students on selected courses became eligible for fee loans which they are expected to pay back, rather than tuition fee payments which they may have received in previous years (and which they would not have been required to pay back).

<sup>26</sup> Analysis not presented in tables.

The total amount of support provided in bursaries and grants increased by 4% to £66.1 million in 2015-16 (from £63.6 million in 2014-15) (Figure 3.8). As can be seen in section 3.6 (Loans) this was offset by an increase in the number and amount of loans authorised.

As noted in section 3.2 (Support provided to students), an additional £125 in bursary support (paid as an ad-hoc payment) was paid to eligible students receiving either the Young Students' Bursary (YSB) or Independent Students' Bursary (ISB) with a household income under £24,000. If these had been dispersed as bursary payments (as opposed to ad-hoc payments) then the proportion of bursary payments would have been much higher – for example, 81.7% of all bursary and grant payments in 2014-15 were for either YSB or ISB. This additional bursary payment explains the increase in total amount of bursary and grant support, and in turn the higher average support.

Around three-quarters (75.2%) of the total amount of bursary and grant support was provided through the main bursaries – YSB providing £38.2 million of support (£1,250 per student on average), and ISB providing £11.5 million of support (£710 on average) – similar averages to those from 2014-15.

Living costs grants accounted for less than one-fifth (17.1%) of the total amount of support (£11.3 million) in 2015-16 (a fall from 17.8% in 2014-15). The biggest living cost grant support was provided through the Disabled Students Allowance (£7.7 million) which accounted for 11.7% of all bursary and grant support.

Of the 49,815 students receiving any bursary or grant support, the majority of these (93.6%) are receiving either the Young Students Bursary (YSB) (30,480 or 61.2%) or the Independents Students Bursary (ISB) (16,135 or 32.4%). Both of these awards are designed to support students with a low household income.

These students may also be entitled to additional living cost grants, such as the Lone Parents Grant (2,495)<sup>27</sup> or the Disabled Students Allowance (4,355). Students may also have been awarded living cost grant support even where they were not in receipt of the main bursaries. For example, this may include those who are not entitled to bursary support due to previous study rules, or those whose income was too high to gain a bursary.

## 3.5 Tuition fees

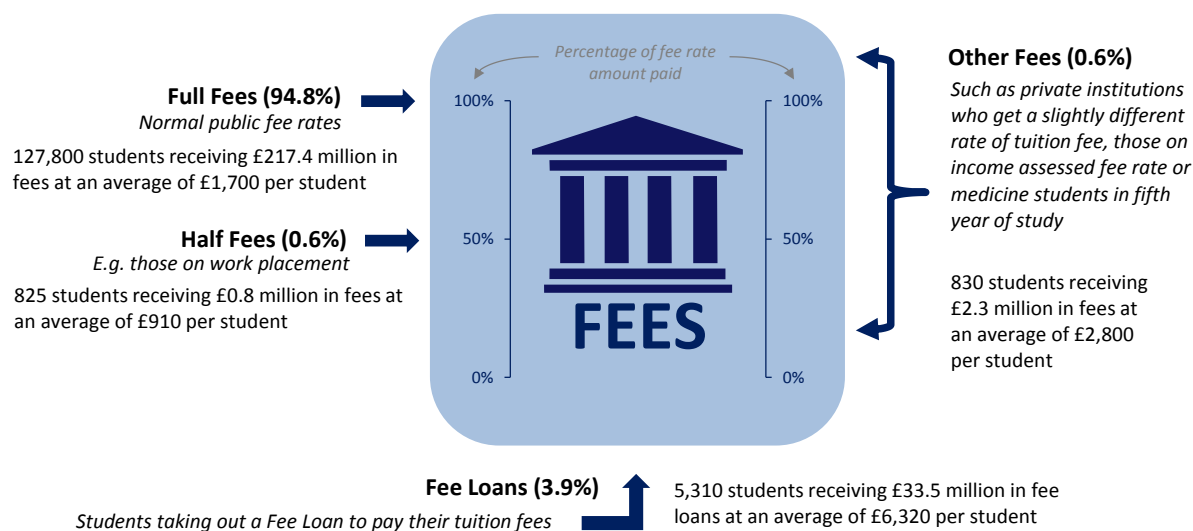
The total number of students receiving tuition fee support, including fee loans, increased by 1% between 2014-15 (133,460) and 2015-16 (134,760) (Table A10). This equates to around 95.6% of students receiving some form of fee support in 2015-16 – Figure 3.9 shows that of those receiving fee support, 96.1% of students received tuition fees whilst 3.9% received (repayable) fee loans.

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<sup>27</sup> Postgraduate students are not entitled to the Lone Parents Grant.

**Figure 3.9: Full-time students level of tuition fee support**

Type: Full-time | Session: 2015-16 | See also: Table A10



The total amounts paid in fees or fee loans has increased by 2% from £249 million to £254 million in 2015-16. This included a 11.9% increase in the amount of fee loans provided (£33.5 million).

Of these receiving any form of fee support in 2015-16, 94.8% were provided “full fees” – i.e. the normal public fee rate to cover the full cost of a course<sup>28</sup>. There were 127,800 students receiving full fees, around £217.4 million of support at an average of £1,700 per student.

Students may also be able to claim for “half fees” which are typically awarded to those students who spend part of their year on work placement and only require part of their fee to be paid. There were 825 students receiving half fee support at an average of around £910 per student.

There was a further 830 students who received “other fees” rates which includes those studying at private institutions (who get a slightly different rate from the public fee rate) or those receiving income assessed fees (cases where SAAS pays some of the normal public fee rate). These could be above or below the full fee rate.

The number of students receiving fee loans in 2015-16 was 5,310 (a 8.7% increase from 4,885 in 2014-15). This re-establishes the trend of annual increases (following a slight decrease in 2014-15), particularly since the changes in 2011-12 when students supported from the Postgraduate Students’ Allowances Scheme (PSAS) became eligible for fee loans (as well as undergraduate students studying in the rest of UK, who have received fee loans since 2006-07). This would also include UK institutions outside Scotland who have fees up to a maximum of £9,000 per year.

<sup>28</sup> See description of tuition fees and fee rates in Annex 2.

### 3.6 Loans

In 2015-16, the number of students who were authorised for a living cost loan was 92,005 – an increase of 3.4% compared to 88,985 in 2014-15 (Table A11). The total amount authorised was £486.3 million, at an average of £5,290 per student.

**Figure 3.10: Full-time students authorised for loans by level of support**

Type: Full-time | Session: 2015-16 | See also: Table A11

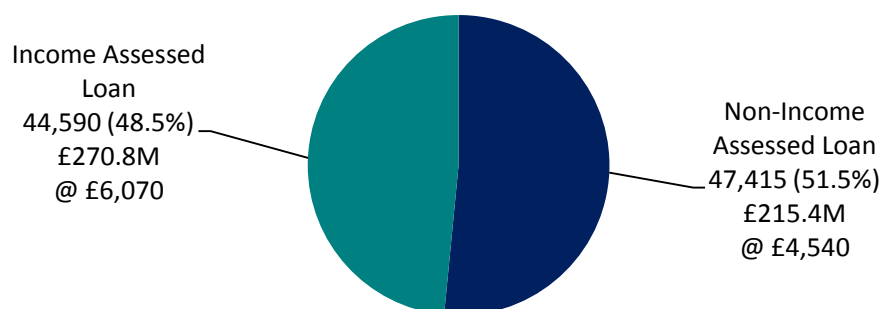


Figure 3.10 shows a summary of the loans authorised in 2015-16, assessed on whether the student's original loan entitlement based on their circumstances (as opposed to the amount finally authorised, which may be lower) was determined to be the non-income assessed amount of £4,750.

Just over half (51.5%) of all students authorised for a loan were entitled to the minimum non-income assessed loan. This was awarded to 47,415 students making up £215.4 million of loans at an average of £4,540 per student (on final amount authorised).

There were 44,590 students authorised for loan who were entitled to more than the minimum, receiving £270.8 million of support at an average of £6,070 per student (those who get non-income assessed loan amount and an additional amount based on their income).

It should be remembered that the loans authorised by SAAS will be different than the final take-up as recorded by the Student Loans Company (SLC). In particular, students who withdraw from their studies (but had received a loan prior to this) are always retained by SLC and the loan transactions for the session show up in the final take-up numbers. SAAS on the other hand may rescind the entire loan depending on the date on which they student withdraws and show a net amount authorised as zero – hence student numbers and the final amount authorised may be lower for SAAS.

Similarly, not all students who are authorised for a loan by SAAS actually end up taking out the loan with SLC. Previous data matching exercises have shown that those who did take up the loan was typically at least 99%.

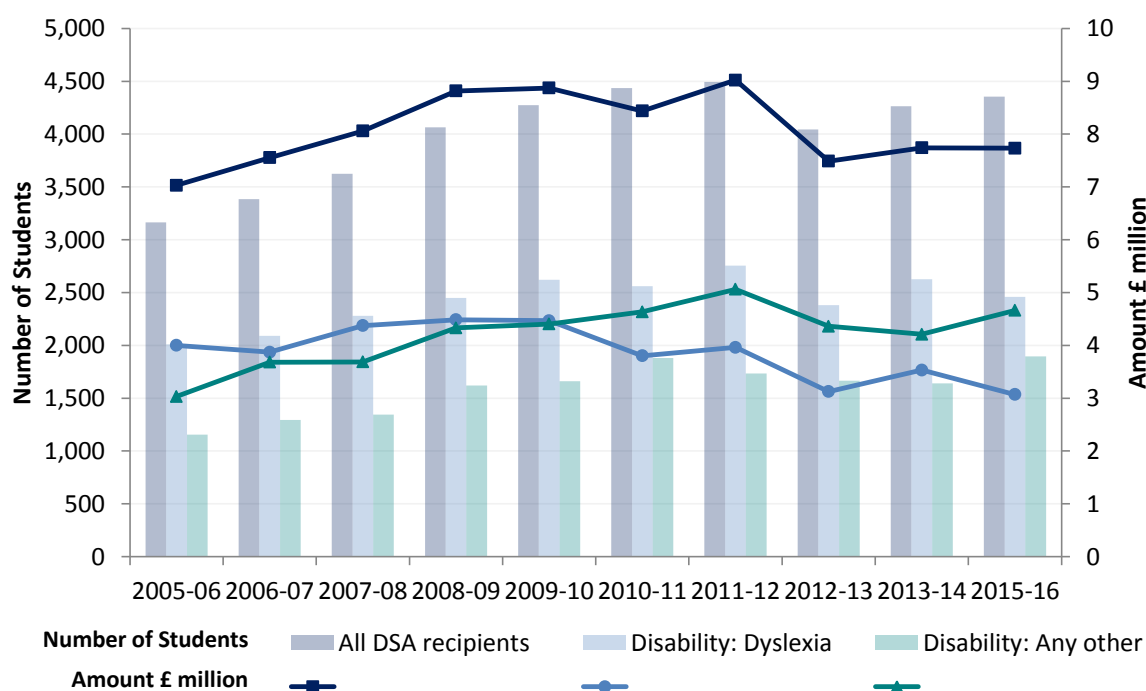
### 3.7 Disabled Students Allowance

Figure 3.11 shows the number of full-time undergraduate and postgraduate students provided Disabled Students Allowance (DSA) support and the total amounts paid out<sup>29</sup>. The number of students receiving DSA support in 2015-16 was 4,355 (an increase of 2% from 4,270 in 2014-15).

The amount paid is dependent on the needs and circumstances of the students, meaning that the amount paid can vary substantially year on year. In 2015-16, £7.73 million of support was provided through DSA at an average of around £1,780 per student (compared to £1,690 per student in 2014-15).

**Figure 3.11: Full-time students receiving DSA support by disability type**

Type: Full-time | Session: 2006-07 to 2015-16 | See also: Table A12



Dyslexia has historically been the single largest reason for students getting DSA support. Over half of students (56.5%) received DSA support associated with their dyslexia (2,460), a decrease from 2014-15 (61.1% or 2,610). This amounted to £3.1 million of support in 2015-16, an average of £1,250 per student.

<sup>29</sup> Students receiving support from other schemes are also able to receive DSA support. As such, these figures do not refer to all DSA support paid by SAAS in 2015-16.

There were 1,895 students receiving DSA support in 2015-16 having some other form of disability<sup>30</sup>, other than dyslexia. These students received £4.7 million of support at an average of £2,460 per student. Table A12 in Annex 4 provides the detailed analysis showing the breakdown by specific disability types.

After dyslexia, those who were considered to have multiple disabilities (475 students receiving £1.25 million of support) and those with a mental health problem (325 students, £0.48 million) were the next biggest cohort of students.

The group of students with a disability type which resulted in the highest average amount of DSA support was those with a hearing impairment. There were 80 students with a hearing impairment, receiving £0.48 million of support at £5,960 per student (increase from £4,920 in 2014-15). There were 60 who had a physical or motor impairment (average of £4,830 per student, up from £3,440 in 2014-15) and a further 85 students with a visual impairment receiving DSA support (average of £3,000 per student).

### 3.8 Scottish Index of Multiple Deprivation

The Scottish Index of Multiple Deprivation (SIMD) is a widely used measure in evidencing the extent to which colleges and universities are becoming more inclusive of students from under-represented groups in Scotland. Figure 3.12 shows how support provided by SAAS to students differs according to the SIMD quintiles – from students resident in the 20% most deprived areas of Scotland through to the 20% least deprived areas.

Overall (supporting details in Table A13), there is a marked difference in the number of students with 19,450 (15.2%) coming from the 20% deprived areas through to 34,745 (27.1%) in the 20% least deprived areas. The average amount of support per student though shows the opposite – those from deprived areas receive more support on average (£6,940) than others (down to £5,400).

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<sup>30</sup> Information on disability is only captured for those students claiming DSA support from SAAS. The nature and severity of the disability is based on an assessment of needs by a relevant qualified person, and may not reflect the disability type the student submits as part of their original application. There are many students in Higher Education who may be sufficiently supported through their college or university and therefore, do not need to claim DSA. There are others who, for a variety of reasons, choose not to disclose their disability. There may also be students who are not eligible to claim DSA from SAAS but who are being supported through another funding body and/or their college or university. Therefore, the number of students with disabilities in Higher Education will be higher than the number recorded here.

**Figure 3.12: Full-time students by support type and SIMD quintile**

Type: Full-time | 2015-16 | See also: Table A13

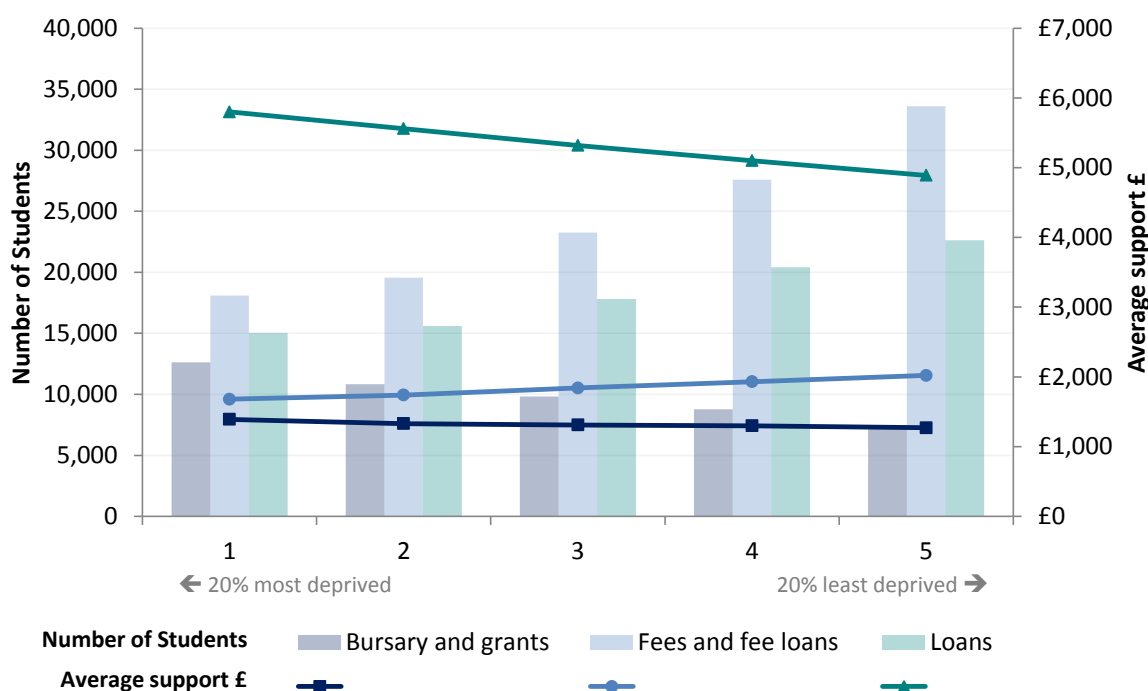


Figure 3.12 shows that bursary and grant support is directed more towards to those from deprived areas with 12,630 (25.6% of all bursary and grant supported students) compared to 7,350 (14.9%) for those from the least deprived areas. Despite the differences in numbers of students supported by SIMD, the average amount of support is more equitable with the average bursary and grant supporting ranging from £1,270 to £1,390. It should be remembered that bursary support has an element of income assessment, and as deprivation is highly correlated with income it would suggest those from deprived areas would be more likely to receive bursary support.

The profile of fee support differs from that for bursary and grant support. In particular the average per student is much lower for those from deprived areas (£1,680) compared to those from the least deprived areas (£2,020). This reflects the fact that a much higher proportion of students from the most deprived areas are studying on courses below degree level (8,335 or 42.8%) as compared to those from the least deprived areas (5,290 or 15.2%). Courses below degree level attract a lower fee rate (£1,285) as compared to degree level studies (£1,820). Those from less deprived communities are also more likely to receive fee loan support, made available for students studying elsewhere in the UK to pay part or all of their fees, which are higher amounts again.

## 4. Part-time students

Students who are undertaking an undergraduate level course or a Professional Graduate Diploma in Education (PGDE)<sup>31</sup> 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.

Part-time support is only available to students who are registered as 'part-time' by their college or university and studying on a course at a level suitable for PTFG support. For a fuller explanation of who is funded through this scheme please see section 2.1 (Which students receive support) and additional information in the associated annexes.

References to supported students in this chapter mean part-time students funded through the PTFG scheme.

### 4.1 Key findings

<p>↑ 16,575 supported students</p>	<p>In 2015-16 there were 16,575 students receiving support through the PTFG scheme, a 6.4% increase compared to 15,585 in 2014-15</p>
<p>↑ £12.8 million total support package</p>	<p>The total value of the support package was £12.8 million in 2015-16, at an average of £780 per student (£730 in 2014-15)</p>

### 4.2 Support provided to students

As Table 4.1 shows, the number of students getting PTFG support from SAAS more than doubled from 7,535 in 2012-13 to 14,870 in 2013-14. This was due to a change in arrangements which saw a separate fee waiver scheme funded by the Scottish Funding Council brought together with the part-time fee grant from SAAS – see the section on PTFG scheme changes in Annex 1 (Changes to student funding policy) for more information.

In 2015-16, there were 16,575 students provided PTFG support (6.4% increase from 2014-15). The total amount of support provided was £12.8 million, with an average of £780 per student.

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<sup>31</sup> From academic session 2012-13 SAAS no longer support part-time PGDE courses, unless they are on a 2 year PGDE course

**Table 4.1: Part-time students receiving tuition fee support**

Type: Part-time | Session: 2008-09 to 2015-16

	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
Number of students	2,275	5,055	7,230	7,710	7,535	14,870	15,585	16,575
Amount of support (£ million)	1.1	2.5	3.6	3.4	3.3	10.4	11.4	12.8
Average per student (£)	500	490	490	450	440	700	730	780

Around seven-in-ten (70.6%) of part-time students supported by SAAS are female (11,710) compared to 29% male (4,805) (Table 4.2). There were also a further 85 students supported who did not disclose their gender.

Whilst there are more female part-time students being supported by SAAS, there is little difference in the age profile variation within each gender. Around four-fifths of all part-time students (79.4%) are aged 25 and over, though proportionally less males are from the older group (74.9%) compared to females (81.3%).

**Table 4.2: Part-time students receiving tuition fee support by age and gender**

Type: Part-time | Session: 2008-09 to 2015-16

	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
<b>Total</b>	<b>2,270</b>	<b>5,055</b>	<b>7,230</b>	<b>7,700</b>	<b>7,375</b>	<b>14,870</b>	<b>15,585</b>	<b>16,575</b>
17 and under	15	45	10	120	105	100	100	95
18 to 20	165	325	395	745	705	925	875	890
21 to 24	335	825	1,020	1,110	1,060	1,980	2,090	2,425
25 and over	1,755	3,865	5,800	5,725	5,505	11,865	12,520	13,160
<b>Female</b>	<b>1,715</b>	<b>3,725</b>	<b>5,085</b>	<b>5,550</b>	<b>5,350</b>	<b>10,215</b>	<b>10,860</b>	<b>11,710</b>
17 and under	5	15	5	70	50	50	45	35
18 to 20	105	175	135	310	315	485	500	500
21 to 24	235	580	620	765	705	1,310	1,345	1,635
25 and over	1,370	2,955	4,325	4,400	4,280	8,375	8,965	9,515
<b>Male</b>	<b>555</b>	<b>1,330</b>	<b>2,140</b>	<b>2,155</b>	<b>2,025</b>	<b>4,570</b>	<b>4,640</b>	<b>4,805</b>
17 and under	5	30	*	50	60	50	55	60
18 to 20	60	150	260	435	390	435	370	385
21 to 24	100	245	405	345	355	660	730	785
25 and over	385	910	1,475	1,325	1,225	3,425	3,495	3,600
<b>Missing</b>	~	~	~	~	<b>160</b>	<b>85</b>	<b>85</b>	<b>55</b>

## 5. Nursing and Midwifery students

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 or diploma in Higher Education. For a fuller explanation of who is funded through this scheme please see section 2.1 (Which students receive support) and additional information in the associated annexes.

Eligibility for support depends on two criteria – that the student is studying on an eligible course and that they meet residence requirements. The bursary and grant support is made up of a non-income assessed bursary (typically £6,578) and additional allowances based on the circumstances of the student. These include support such as a Dependent’s Allowance or Childcare Allowance.

References to supported students in this chapter mean those funded through the NMSB scheme.

### 5.1 Key findings

<p>↑ 8,790 supported students</p>	<p>In 2015-16 there were 8,790 students receiving support through the NMSB scheme, compared to 8,425 in 2014-15</p>
<p>↑ £61.1 million total support package</p>	<p>The total value of the support package was £61.1 million in 2015-16, at an average of £6,950 per student (a slight decrease from £6,970 in 2014-15).</p>
<p>↕ 88% of support from main bursary</p>	<p>Around 88% of financial support is provided through the non-income assessed bursary, awarded to 8,785 supported students (average of £6,140 per student)</p>
<p>↕ Less than one in ten are male</p>	<p>Less than one in ten supported students are male (750) compared to 91.5% females (8,040): over half of males (56%) are aged 25 and over</p>

## 5.2 Support provided to students

There were 8,790 students who received financial support from SAAS in the 2015-16 academic session (Table 5.1). On average these students received around £6,950 each, a slight decrease from £6,970 in 2014-15.

**Table 5.1: Nursing and Midwifery support by year**

Type: Nursing and Midwifery | Session: 2009-10 to 2015-16<sup>32</sup>

	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16 <sup>P</sup>
<b>Total</b>							
Number of students	9,330	9,485	9,320	8,755	8,225	8,425	8,790
Amount (£ million)	66.7	66.9	64.9	61.2	56.6	58.7	61.1
Average per student (£)	7,150	7,050	6,970	6,990	6,880	6,970	6,950

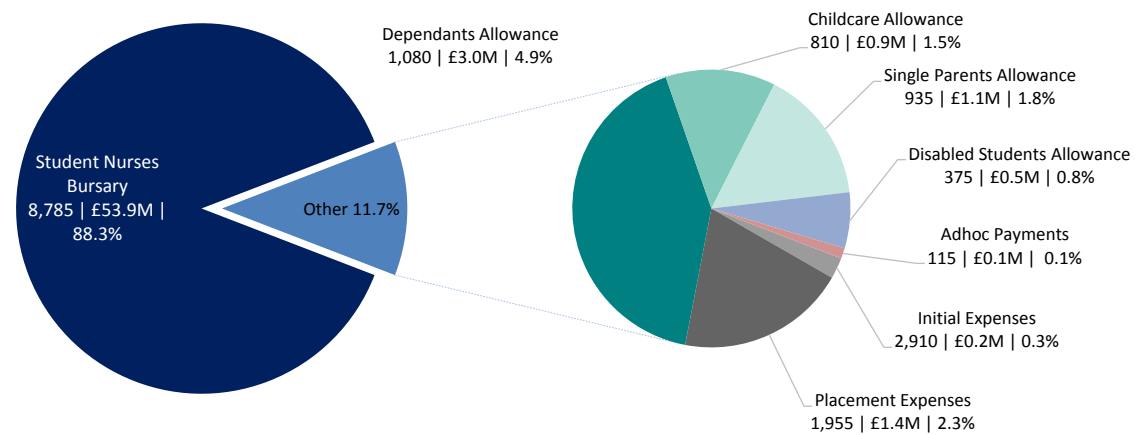
In the Higher Education Student Support in Scotland 2014-15 statistical publication, there was a reported 8,415 students who had received financial support for the 2014-15 session. These have been finalised as being 8,425 in this report. Similarly, further support will be provided through to around December 2016 for students who started their studies as part of the January 2016 intake. These students have received around £61.1 million of support.

Figure 5.1 shows that the vast majority of the financial support provided to students through the NMSB scheme is through the non-income assessed main bursary – the Student Nursing Bursary (SNB). This is awarded to 8,785 students, making up 88.3% of all financial support (£53.9 million).

<sup>32</sup> Provisional results for 2015-16: final results will be published within the 2016-17 report (provisionally scheduled for October 2017).

**Figure 5.1: Nursing and Midwifery support by type of bursaries and grants awarded**

Type: Nursing and Midwifery | Session: 2015-16



*Number of students supported | Support £ million | % of total financial support*

The remaining 11.7% of financial support is provided through the additional allowances and expenses.

Just under 5% of the total support is provided through the Dependents Allowance<sup>33</sup>, with 1,080 students receiving this at an average of £2,760 per student.

Further support is provided to students with children. There were 935 students who received the Single Parents Allowance (£1.1 million of support at an average of £1,200 per student) and 810 who received the Childcare Allowance<sup>34</sup> (£0.9 million at £1,130 per student).

Clinical placement is the part of the course that consists of supervised practice in clinical areas, for which Placement Expenses can be awarded for additional travel and reasonable accommodation costs. In 2015-16, 1,955 students have so far received Placement Expenses (£1.4 million of support at an average of £720 per student). First year students also receive Initial Expenses<sup>35</sup> (2,910 students receiving £60 each).

<sup>33</sup> For example, where the student has a spouse or cohabiting partner, dependent children or any younger brothers or sister for whom they have a legal responsibility and are dependent on the students income.

<sup>34</sup> Available to students who have children and have expenses for registered or formal childcare.

<sup>35</sup> A £60 allowance included in the first instalment of the bursary.

**Figure 5.2: Nursing and Midwifery support by age and gender**

Type: Nursing and Midwifery | Session: 2015-16

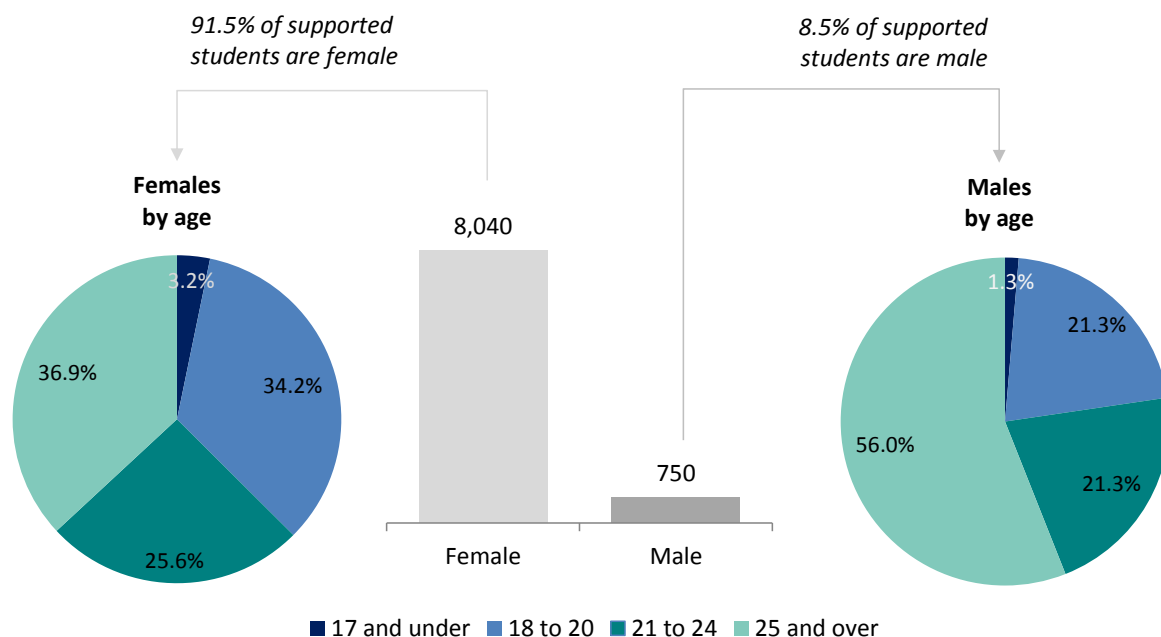


Figure 5.2 shows that the vast majority of supported students in 2015-16 are female – 8,040 (91.5%) female compared to 750 (8.5%) male. Comparatively there are more males aged 25 and over (420, or 56.0% of all males), whilst females show a more equitable split across other age groups (with 36.9% being aged 25 and over). Around 95% of all NMSB students aged 20 and under are female.

## 6. Discretionary and Discretionary Childcare 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 the universities and colleges in Scotland. SAAS determines the initial allocations of funds to the institutions and in turn collates returns from each institution which evidences how the funds have been used. As such, universities and colleges are responsible for deciding who they make payments to and how much is paid.

A separate Discretionary Childcare Fund is also available for students to apply for help towards the cost of registered or formal childcare costs. It should be noted though that Discretionary Funds can also be used for childcare<sup>36</sup>. In 2011-12, the Discretionary Childcare Fund for HE students studying at colleges was passed to the Scottish Funding Council for them to distribute and administer the funds for the first time. This means that SAAS does not hold information on support for college students, only those studying at university.

All analysis refer to the 2014-15 session.

### 6.1 Key findings

<p>↓ 13,460 instances of Discretionary Fund support</p>	<p>There were 13,460 instances of assistance through the Discretionary Fund in 2014-15, providing £13.3 million of support (average of £990 per instance of support)</p>
<p>↑ 895 instances of Childcare Fund support</p>	<p>The number of instances of assistance through the Childcare Fund increased from 865 in 2012-13 to 895 in 2014-15, providing £2.8 million of support (average £3,150 per instance of support)</p>
<p>↔ General living expenses £10.8 million</p>	<p>Discretionary Fund support was most typically provided for “general living expenses”, issued 9,860 times at an average of £1,080 each time</p>

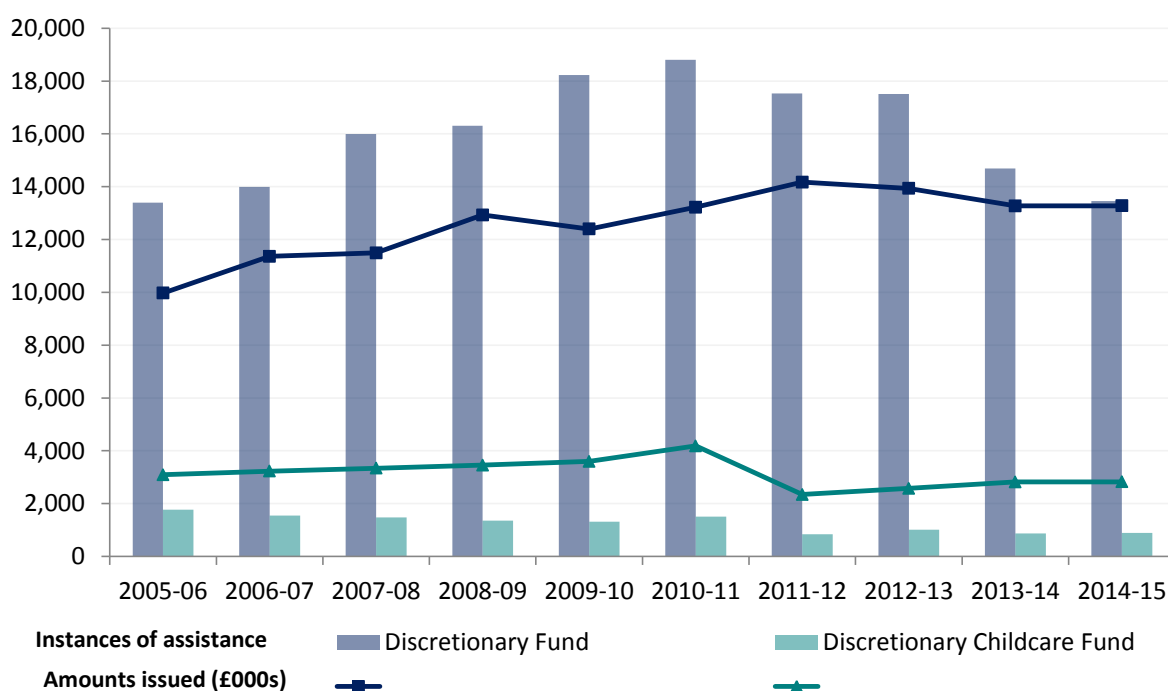
<sup>36</sup> Students can receive help from both the Discretionary Fund and the Discretionary Childcare Fund in the same year. Furthermore, as students can receive help more than once in an academic year from each fund there may be an element of double counting in the student numbers for each fund. As such, student numbers are referred to as instances of assistance. The 'Amounts issued by institutions' figures for the Higher Education Discretionary and Discretionary Childcare Funds are the amounts distributed to students by institutions and not the total amount allocated by SAAS.

## 6.2 Support provided to students

Figure 6.1 shows that there has been a year-on-year decrease in the number of instances of support provided through the Discretionary Funds scheme, with a decrease of 1,230 from 2013-14 to 13,460 in 2014-15. Whilst the total amount of funds issued to institutions remained similar to 2013-14, the scheme is administered by institutions and any change in support is due to their marketing and allocation of funds available to students.

**Figure 6.1: Discretionary Fund and Discretionary Childcare Fund support**

Type: Discretionary | Session: 2005-06 to 2014-15



In 2014-15, universities and colleges provided 13,460 instances of assistance to students under the Discretionary Fund (Table 6.1). The total value of support was £13.3 million, with an average of £990 per instance of assistance – an increase of £90 per instance of assistance compared to the £900 average figure in 2013-14.

There was further 895 instances of assistance for the Discretionary Childcare Fund for £2.8 million of support (average £3,150). The increase in number of instances of assistance, coupled with a fixed amount of overall money, means the average support decreased from £3,260 in 2013-14 to £3,150 in 2014-15.

**Table 6.1: Discretionary Fund and Discretionary Childcare Fund support**

Type: Discretionary | Session: 2005-06 to 2014-15

	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
<b>Discretionary Fund</b>										
Instances of assistance	13,395	13,995	15,995	16,310	18,230	18,805	17,530	17,510	14,690	13,460
Amounts issued (£ million)	10.0	11.4	11.5	12.9	12.4	13.2	14.2	13.9	13.3	13.3
Average per instance (£)	740	810	720	790	680	700	810	800	900	990
<b>Discretionary Childcare Fund</b>										
Instances of assistance	1,770	1,545	1,480	1,360	1,315	1,505	840	1,015	865	895
Amounts issued (£ million)	3.1	3.2	3.3	3.5	3.6	4.2	2.3	2.6	2.8	2.8
Average per instance (£)	1,750	2,090	2,260	2,540	2,730	2,780	2,790	2,540	3,260	3,150

Table 6.2 outlines how the Discretionary Fund support was used. Most typically it was provided for “general living expenses”, issued 9,860 times at an average of £1,080 for each instance of assistance (compared to £980 in 2013-14).

Although there is a separate Discretionary Childcare Fund, the Discretionary Funds can also be used for childcare purposes – in 2014-15 there 575 instances of assistances (£0.8 million at average of £1,340).

**Table 6.2: Discretionary Fund support by type of support**

Type: Discretionary | Session: 2013-14

	Instances of assistance	Amounts issued (£ million)	Average per assistance (£)
<b>Total</b>	<b>13,460</b>	<b>13.3</b>	<b>990</b>
<b>Support to students</b>			
General living expenses	9,860	10.6	1,080
Travel	1,140	0.6	500
Childcare	575	0.8	1,340
Bursary / Scholarship	335	0.3	790
Short-term loans not repaid in the academic year	115	0.0	170
Disability diagnosis costs	1,665	0.5	300
Equipment	1,460	0.5	310
<b>Administration of scheme</b>	<b>~</b>	<b>0.1</b>	<b>~</b>

Around £0.1 million was also spent by the institutions on the administration of the scheme, such as on advertising and publicity.

## Annex 1. Changes to student funding policy

This section provides an overview of changes to undergraduate student funding policy over recent years, providing greater detail in support of the policy overview in chapter 2.

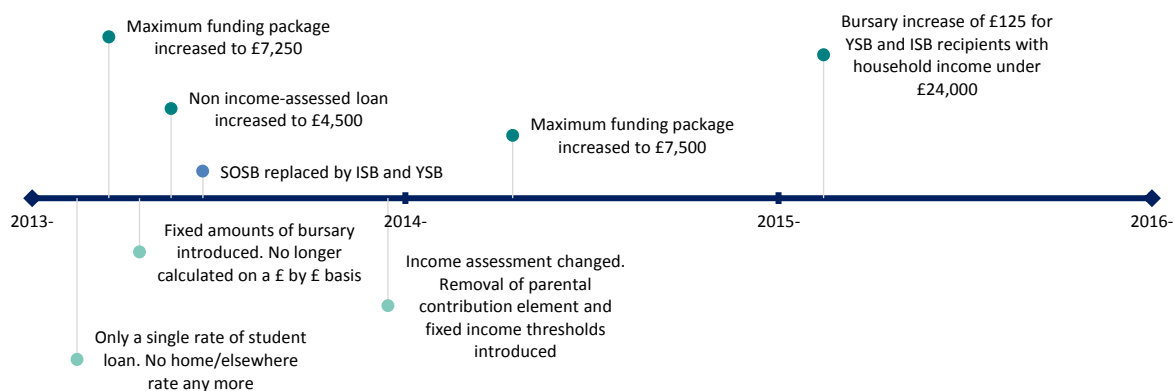
### Key funding changes in recent years

Over the period covered in this publication several changes to the student support package available from SAAS have been made. The 2013-14 session saw substantial changes made to simplify the student support system as part of the Post 16 Education Reform Program<sup>37</sup>. This meant that the types and value of support students received changed substantially from 2012-13.

Diagram A1 provides a simplistic view of how student funding support has changed over recent years. This included the introduction of tuition fee loans for postgraduate students in 2012-13. In 2014-15, the maximum funding package increased to £7,500 directly through an increase of £250 to the maximum value of loan available. There was a further £125 additional bursary payment provided to eligible students in 2015-16 (see next section).

#### Diagram A1: Timeline of changes to student funding support

See also: Diagram A2 for further definitions



One of the main changes brought in for 2013-14 was a simplification of the income assessment element, with fixed income thresholds<sup>38</sup> introduced with a set amount of

<sup>37</sup> <http://www.scotland.gov.uk/topics/education/post16reform>

<sup>38</sup> Below £17,000, between £17,000 and £23,999, between £24,000 and £33,999, and £34,000 and above

support within each band (rather than a sliding scale proportionate to the actual income value). The implications for support type is provided in the following sections.

**Diagram A2: Summary of types of support available by year**

Type of support	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	Comments
<b>Bursary</b>											
Young Students' Bursary (YSB)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Independent Students' Bursary (ISB)	x	x	x	x	✓	✓	✓	✓	✓	✓	Introduced in 2010-11 to extend bursary payments to independent students on lower incomes.
Students' Outside Scotland Bursary (SOSB)	✓	✓	✓	✓	✓	✓	✓	x	x	x	From 2013-14 receive standard student support.
Scottish Government Health Directorate Bursary	✓	✓	✓	✓	✓	✓	✓	x	x	x	For Allied Health Profession students. From 2013-14 receive standard student support.
<b>Supplementary Grants</b>											
Dependants' Grant	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Abolished for children in 2004-05 following introduction of new tax credits system. Still paid for adult dependants.
Lone Parents' Grant	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Disabled Students Allowance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Vacation Grant for Care Leavers	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	New tick-box question "Are you a care leaver?" added to application in 2015/16.
Travel Expenses	✓	✓	✓	✓	✓	x	x	x	x	x	Costs subsumed within the income-assessed student loan from 2011-12 onwards. We still pay travel expenses to students on a year abroad through ad-hoc payments.
Standard Maintenance Allowance	✓	✓	✓	✓	✓	✓	x	x	x	x	
Lone Parents' Childcare Grant	✓	✓	✓	✓	✓	x	x	x	x	x	Paid directly by institutions from 2011-12 onwards
<b>Other Payments</b>											
Ad-hoc payments	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	An additional £125 was paid to certain students receiving bursary support, paid as an ad-hoc
Adjustment payments	✓	✓	✓	✓	✓	x	x	x	x	x	
<b>Tuition Fees</b>											
Tuition fees	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Fee loans	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Introduced in 2006-07 for Scottish students studying outside Scotland. Postgraduate students on PSAS scheme eligible from 2012-13 onwards.
<b>Loan</b>											
Living cost loans	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Revised wording to from 'maintenance' to 'living cost'

The diagram on the previous page summarises the support available each academic year over the past decade. It should be noted that when an award is abolished, SAAS may in some cases continue to pay it to continuing students who retain their entitlement.

### Bursaries and Grants

Non-repayable bursaries and grants are available to students who meet certain criteria. They do not have to pay these back and can be used for general living costs whilst they study. For 2013-14, fixed amounts of bursaries were introduced based on the students household income. Students who are considered to be independent (see Annex 2) and with a household income of less than £17,000 would be entitled to a bursary of up to £750 a year. Young, or dependent, students with a household income of less than £34,000 are entitled to a bursary of up to £1,750 a year. Those with income above the relevant income thresholds would receive no bursary. This remained the same for 2014-15 and 2015-16.

#### *Bursaries*

The **Young Students' Bursary (YSB)** income thresholds were changed in 2005-06, from £10,740 to £17,000 for the maximum payment, and from £27,900 to £31,000 for the point above which YSB is no longer payable. This meant that more students were eligible for the full amount of YSB. The maximum amount of YSB available to students was also increased in 2005-06. In 2008-09 eligibility for the YSB was extended to include young students (i.e. those under 25) who have a dependent child. In addition any continuing student who received YSB as a dependent in 2007-08 would continue to do so even if they subsequently become independent because they were now living with a partner and/or have a child under three. In 2013-14 this changed so that those with a household income of less than £17,000 received up to the maximum support of £1,750, whilst those £34,000 and above were entitled to no YSB support.

**Independent Students' Bursary (ISB)** was introduced in academic year 2010-11. Eligible students are generally aged 25 and over or are married, in a civil partnership, or living with a partner or their parents are no longer alive. The bursary is income-assessed, and is paid instead of part of the loan therefore reducing the amount of loan that needed to be taken out. The maximum amount paid up to 2012-13 was £1,000. In 2013-14 this changed so that only those with a household income of less than £17,000 received support, up to a maximum of £750, and those £17,000 and above are entitled to no ISB support.

It should be noted that in 2015-16 an additional £125 in bursary support (paid as an ad-hoc payment) was paid to eligible students receiving either the Young Students' Bursary (YSB) or Independent Students' Bursary (ISB) with a household income under £24,000.

#### *Living cost grants*

The maximum amount of the non-medical personal help allowance element of **Disabled Students' Allowance** was increased from £12,420 to £20,000 in academic year 2008-09. In

2013-14 this was £20,520 for those studying full-time, and scaled on a pro-rata basis if studying part-time.

**Students' Outside Scotland Bursary (SOSB)** was introduced in 2006-07 for new students studying outside Scotland. This replaced the Young Students Outside Scotland Bursary, for young students studying outside Scotland, and extended eligibility to mature students. From 2013-14, these students receive the standard student support (e.g. YSB).

The **Dependants Grant for Children** and the **School Meals Grant** were abolished in 2004-05, following the introduction of the then new tax credits system.

For undergraduate students, **Standard Maintenance Allowance (SMA)** only applied to those who entered the system before 1998-99. Postgraduate students on taught postgraduate diplomas (excluding education) who come under the PSAS scheme (Postgraduate Students' Allowances Scheme) were eligible in 2010-11 for income assessed SMA.

**Travel expenses** were removed in 2011-12 session for all students with the exception of those eligible for travel costs through the Disabled Students Allowance grant and placement expenses for Allied Health Profession students. Students studying abroad were also no longer entitled to travel expenses, unless on a compulsory part of their course.

**Lone Parents' Childcare Grant** was introduced 2001-02 and paid through adhoc payments in its initial year. From 2011-12 onwards, the grant is paid out by institutions, meaning that SAAS no longer hold information on Lone Parents' Childcare Grant support.

It should also be noted that in session 2013-14 certain student were able to apply for a financial exception if their award or support had dropped due to the Post 16 Education Reform changes (covered in section 3.1). This did not extend in to 2014-15.

## 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. There are though some groups of students who are funded through different arrangements.

### *Main tuition fee support*

Students who entered their course between 2001-02 and 2005-06 could apply for fee support and could receive £1,285 which was paid directly to the institution. Those who entered in 2006-07 or later, or those returning after a break in study of a year or more, could receive £1,820 in fee support for a first degree or post graduate teaching qualification.

Between 2006-07 and 2011-12, those studying on a medicine course received £2,895 though this was subsumed in with the first degree equivalent rate of £1,820 from 2012-13 onwards.

The fee for a Higher National Certificate (HNC) or Higher National Diploma (HND) level course is £1,285.

Eligible part-time students on a sub-degree, degree or Professional Graduate Diploma in Education (PGDE) are entitled to payment of their tuition fees on a pro-rata basis based on the full-time equivalent fee rate.

### *Variations of tuition fee support*

Students who are **repeating years** of study usually do not receive fee support, unless they use their extra year of entitlement which is available following changes to the previous study rules in 2013-14.

There is a reciprocal arrangement in place for **Allied Health Profession (AHP)** students. This means that AHP students studying in Scotland who are from England, Wales or Northern Ireland receive fees and a bursary from SAAS while Student Finance England, Wales or Northern Ireland will pay, as appropriate, any loan they are eligible for. Scottish domiciled AHP students studying in the rest of UK are entitled to a loan from SAAS and their fees and bursary are paid for by Student Finance England, Wales or Northern Ireland as appropriate.

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.

### *Fee loans*

**Fee loans** were first introduced in 2006-07 for new Scottish students who were studying outside of Scotland in the rest of the UK. In such cases fees are paid direct to the institution on the student's behalf and are repaid by the student in the same way as living cost loans. From 2013-14 students studying in the rest of UK can receive a fee loan of up to £9,000, or up to £6,000 for those studying at private institutions.

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 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.

There are a number of exceptions and variations for provision of tuition fee and fee loan support. These include students on full year compulsory or voluntary placements for which SAAS will pay at 50% of the full-time equivalent fee rate and students on certain abroad years will have either the entire or 50% of the full-time equivalent fee rate paid.

## Loans

Prior to 1999-00 students applied for a loan through their institution and not SAAS. From 1999-00 onwards new entrants have applied to SAAS for a loan. SAAS calculates a loan entitlement and authorises the amount that the student has requested (which may be a lesser amount than what they are entitled to). The Student Loans Company (SLC) then extends the loan.

The data on loans included in this publication relate to the level of loans authorised by SAAS. This might not match the final loan that a student draws from SLC due to a number of factors such as non-completion of course.

### *Student loans from 2013-14 onwards*

As outlined at the start of this chapter, substantial changes were made to the student support package in 2013-14 which included an increase in the availability and value of loans made available to students. This enabled Scottish Ministers to introduce a minimum income commitment for Scottish students through increased access to student loans, focussing on improving access to living cost loans rather than loans for fees. All students, irrespective of circumstances, were eligible for a student loan of £4,500 a year (non-income assessed). For 2014-15, loan entitlement was increased by £250 across all those eligible, meaning the minimum amount available in 2014-15 was £4,750.

Over and above this, additional loan could be provided based on the students household income. Diagram A3 shows how the value of loan changes with income.

### *Other loan issues*

In academic year 2007-08 students received their loan instalments on a monthly basis for the first time. Prior to this, payments were made at the start of each term.

Loans were available to some part-time students on low incomes or certain benefits who were studying at least 50 per cent of a full-time course from 2000-01 to 2007-08. From academic year 2008-09 onwards, part-time loans were no longer available. They were replaced with the ILA (Individual Learning Account) 500 scheme which provided part-time Higher Education students on low incomes or benefits with a grant of up to £500 towards the cost of their tuition fees. In 2009-10, the list of courses eligible for support through ILA500 was extended. The Part-Time Fee Grant scheme replaced the ILA500 in 2011-12.

In session 2009-10 and earlier, the additional income assessed loan was only available to young students who were entitled to the Young Students' Bursary. From session 2010-11, it was extended to mature students on lower incomes. Single exempt students would get the full amount. In 2010-11, the maximum amount through additional means tested loan increased to £785. This was removed in 2013-14.

## Income assessed support

In 2013-14, a number of changes were made to the student support system which included a simplification of the income assessment part of awards. This meant anyone with a household income over £34,000 would be regarded as in receipt of non-income assessed awards only. Students also have the option of not declaring their income and also applying for the non-income assessed awards.

For those with a household income below the £34,000 then there are only three income bands at which awards are assessed (see Diagram A3). The changes made it more apparent to students how much support is available and more obvious when it is not necessary for them to supply income details.

The “additional income assessed loan” awarded in previous years (to those on very low incomes, and in addition to any other income assessed award provided) is no longer provided.

In academic year 2008-09, and running up to 2012-13, the means test for student support was changed for all students to bring it into line with means testing undertaken in colleges and for other government schemes. The main implication of this change was that the income of a parent’s partner or a student’s partner would then be taken into consideration. In addition, a step-parent’s income would also be taken into consideration, even if they had not legally adopted the student. Allowable deductions from assessed income were restricted to include only maintenance payments made for other children that are in further or Higher Education. In some cases other maintenance payments would be considered as income.

### Diagram A3: Support tables 2015-16

Type: Full-time | Session: 2015-16

Household income	Young students		Independent students		All
	Bursary	Loan	Bursary	Loan	
£0 to £16,999	£1,750	£5,750	£750	£6,750	£7,500
£17,000 to £23,999	£1,000	£5,750	-	£6,750	£6,750
£24,000 to £33,999	£500	£5,750	-	£6,250	£6,250
£34,000 and above	-	£4,750	-	£4,750	£4,750

## Part-time Fee Grant scheme changes in 2013-14

Prior to 2013-14 there were two forms of part-time support: a part-time fee grant from SAAS and a fee waiver scheme which was operated by the institutions and funded by the Scottish Funding Council. The Part-time Fee Grant offered a grant of up to £500 towards the cost of tuition fees if students had an individual income of £22,000 a year or less, be

studying a Higher Education course, Professional Development Award or Continuing Professional Development at levels 7-10 of the Scottish Credit and Qualifications Framework (SCQF) and complete at least 40 SCQF credits per year. They must also be studying at a Scottish Institution.

From academic year 2013-14 the separate funding streams were brought together to create a single system of part-time fee support for students attending universities and private institutions. The scheme is administered by SAAS providing a simpler more transparent system for students. By joining the funding streams, the following changes were introduced:

- The income eligibility threshold for part-time study increased from £22,000 to £25,000.
- Extended the range of eligible SCQF course credits to between 30 and 119. The previous range was between 40 and 90.
- The funding available continued to be a tuition fee grant. However, the level of grant available is now linked to the number of credits of study. This means students can be awarded support in excess of the previous £500 limit.

The increase in the income threshold will increase the number of individuals who have the opportunity to apply for support and the change from a £500 contribution to a proportion of the full-time fee will result in fewer students having to find additional resources to fund their studies. PTFG is, though, a contribution to the fee but may result in students having to find additional resources themselves.

## Annex 2. Glossary of terms

This glossary provides descriptions of some of the key terms and concepts used throughout the report. In particular, these should be read in conjunction with the policy guide in chapter 2 and Annex 1. It should be noted that some terms may be interchangeable – e.g. awards typically refers to all support provided to students, whilst on other occasions it may refer to particular types of support such as the non-repayable bursaries and grants.

### Bursaries and grants

#### *Bursaries and grants*

Refers to all non-repayable bursaries and living cost grants. This means that the students do not have repay any of this support.

The amount of bursary a student can apply for depends on their household income, except Disabled Students Allowance which is non means tested.

Young students, e.g. a school leaver, with a household income of less than £34,000 are entitled to a bursary of up to £1,750 a year.

Independent students, e.g. those aged 25 or over or those who have a child dependant on them before the start of their course, with a household income of less than £17,000 are entitled to a bursary of up to £750 a year.

#### *Travel expenses*

From 2011-12 onwards, the main travel expenses scheme was discontinued, with the exception of travel payments through Disabled Students' Allowance (DSA), Allied Health Profession (AHP) placement expenses and students on a compulsory year abroad. Travel costs for students supported through the Nursing and Midwifery Bursary (NMSB) scheme are provided through Placement Expenses.

Prior to 2011-12, these travel payments were included in the total travel expenses figures. From 2011-12 onwards, the DSA travel expenses are included in the DSA totals and AHP and study abroad travel expenses in adhoc payments.

#### *Ad-hoc payments*

Includes non-repayable payments that are paid out to very small numbers of students, such as the Vacation Grant for Care Leavers.

## Disabled students

<i>DSA</i>	Disabled Students Allowance (DSA) is available to students who have a disability or learning difficulty. It is a non-income assessed allowance to cover any extra costs or expenses related to the students disability.
<i>DSA travel costs</i>	From 2011-12 onwards, travel costs paid to DSA students are included in DSA payments.
<i>Disability types</i>	The administrative data collected on disability types changed in 2011-12, meaning that the disability types that are reported are not comparable with previous years. For full historical data on disability types, please see the 'Higher Education Student Support in Scotland 2010-11' publication <sup>39</sup> .

## Domicile

<i>Domicile</i>	Domicile is considered to be the country that a person is assessed as being their permanent home. SAAS most typically supports student who are ordinarily resident in Scotland, as well as students from the rest of the European Union (EU) who study in Scotland.
<i>Scottish domiciled students support in Scotland</i>	Scottish domiciled students are eligible for payment of tuition fees, a loan for living costs and, depending on individual circumstances, bursaries and living cost grants.
<i>Scottish domiciled students studying outwith Scotland</i>	Scottish domiciled students studying outwith Scotland are eligible for fee loan support, whereas those studying in Scotland are eligible for non-repayable fees from SAAS.
<i>EU domiciled students support</i>	EU national students from outside the UK who have come to Scotland to study are generally eligible for fees only support. EU nationals living in the UK may get additional living cost support.

<sup>39</sup> <http://www.scotland.gov.uk/Publications/2011/10/25133537>

## Income

<i>Income assessed support</i>	The level of income assessed support payable to students is dependent on the unearned income of the student, and the household income in the permanent home of the student. Income assessed support was substantially amended in 2013-14, discussed in Annex 1.
<i>Income not declared / required</i>	Includes those who have not declared income because they have applied for non-income assessed support only and those whose income is so low that they receive the full support package (though the income is assessed as if on low household income).
<i>Residual income</i>	The residual household income is calculated as the total income from all sources (including earned income from employment, income from property/pensions/benefits, interest from savings, etc.) less allowable deductions (allowances for dependants and for some maintenance payments). Residual income can then be used as the basis of income assessment for support.
<i>Exempt from parental contribution</i>	Was used as part of assessments prior to the 2013-14 session Comprises all those who had no benefactor to assess for a contribution to their support. Such students may have been entitled to maximum loan amounts and supplementary grants, as their personal income was also taken into account.

## Institution type

<i>University</i>	A university is an institution of Higher Education and research which grants academic degrees in a variety of subjects and provides both undergraduate education and postgraduate education.
<i>College</i>	A college is an institution which typically awards Further Education qualifications such as a Higher National Certificate (HNC) and may also offer other vocational and trade qualifications.
<i>'Other institution' types</i>	Private colleges and training providers.

*Institution*

The term institution may be used in this publication to refer to universities and colleges.

**Loans***Loan authorisations*

Used to refer to the total amount of loan requested by students, which would then be authorised and approved by SAAS. This may be different to entitlement (what a student is entitled to based on their circumstances) due to a number of factors such as non-completion of course and some students may request a loan of less money than they are entitled to. SAAS carries out the authorisation of loans that students have requested and the Student Loans Company (SLC) pay the loan to students.

*Loan take-up and repayment*

Student loan entitlement is calculated by SAAS but the SLC extends the loan and collects repayments. SAAS hold information on entitlement and amounts requested and SLC hold information on amounts actually paid.

Entitlement to loans may be higher or lower than amounts actually paid. For example, students may request less money than they are entitled to, so entitlement would be higher than amount paid.

Entitlement can also be lower than the amount paid in some cases, because of students who receive a loan payment from SLC then do not attend their course, thus losing their student loan entitlement.

*Non-Income Assessed Loan*

Refers to the total number of students receiving the part of the loan where household income is irrelevant. This will include those who have declared their income, and those who want the loan but did not declare the income, as it may be too high. For 2014-15 this is considered to be those entitled to the minimum £4,750 loan.

*Income-Assessed Loan*

Includes those who have declared household income and the income is low enough to ensure they get some or all of the income-assessed loan. Students in this category also get the non-income assessed loan. For 2014-15 this is considered to be those entitled to more than the minimum £4,750 loan.

*Loan rates*

The amount of loan a student can apply for depends on their household income. A loan is available to all students of up to £4,750 regardless of household income (comparable to the non-income assessed loan used in previous years). The amount of loan increases for those with a lower household income (comparable to the income-assessed loan used in previous years). The student can choose how much of this loan they want to take.

Young students with a household income less than £34,000 are entitled to a loan of £5,750. Those with income of £34,000 and above are entitled to a loan of £4,750.

Independent students with a household income less than £24,000 are entitled to a loan of £6,750. Those with income between £24,000 and £33,999 are entitled to a loan of £6,250. Those with household income of £34,000 and above are entitled to a loan of £4,750.

*Additional Income-Assessed Loan*

Refers to a small extra loan available to students on very low incomes, which was paid prior to 2013-14. This was paid in addition to the income-assessed loan and the non-income-assessed loan so students in this category are also included in these additional categories.

## Nursing students

**NMSB**

Students studying for a nursing or midwifery pre-registration diploma or degree are supported by the Scottish Government Health and Social Care Directorate's Nursing and Midwifery Student Bursary (NMSB) scheme when they study in Scotland.

Data on payments made to NMSB students for academic session 2014-15 is not yet complete. This is because there are two intakes for students in the year, with those starting around January 2015 not yet through a full year of support. The most recent available data for a fully completed session is 2013-14, though we have included provisional estimates for 2014-15 also.

**NMSB support**

All eligible students get a non-means tested bursary of £6,578 in 2014-15, other than those taking the four year honours degree where they would receive only 75% of that bursary for year four. Additional support is available through other allowances and expenses.

## Qualification level

First Degree	Students on courses leading to a first degree or equivalent, including ordinary and honorary degrees.
Other Undergraduate	<p>Students on courses classified as Higher Education but not classified as postgraduate or first degree, such as Higher National Certificates (HNCs) and Higher National Diplomas (HNDs).</p> <p>Previously covered students at Adult Education colleges who were funded under the Adult Education Allowances Scheme up to and including 2008-09. The scheme was discontinued from academic year 2009-10 onwards.</p>
Postgraduate	<p>Students attending courses where typically a first degree qualification is an entry requirement. This includes students doing research or on a course leading to a higher degree, postgraduate diploma or equivalent (including Professional Graduate Diploma in Education [PGDE] students).</p> <p>In 2012-13, the Postgraduate Students' Allowances Scheme (PSAS) was changed from a tuition fee payment to a fee loan which students are expected to pay back.</p>
Comparability with other statistical sources	The above classification has been used in this publication to define the level of study of students receiving support. This classification is consistent with other Scottish Government National Statistics publications on Higher Education.
Exceptions to classifications	A small number of the qualification types supported by SAAS do not obviously fall into postgraduate/first degree/other undergraduate levels. For the purposes of this publication these have been coded at first degree level with the exception of those on Adult Education courses at residential colleges who have been included in 'other undergraduate courses'. This only affected around 30-40 students in each academic year until 2008-09. From 2009-10 onwards, these students have been supported by the Scottish Funding Council (SFC).

Postgraduate  
funding scheme

Although certain students are classed as undertaking postgraduate level study, they are funded through the undergraduate support stream. These mainly include Professional Graduate Diploma in Education (PGDE) students. In Table A7 (which shows supported students by domicile and level of study) such students are counted under the 'postgraduate' category.

## Spatial disaggregations

*Scottish Index of  
Multiple  
Deprivation*

The Scottish Index of Multiple Deprivation (SIMD)<sup>40</sup> is the Scottish Government's official tool for identifying those places in Scotland suffering from deprivation. It incorporates several different aspects of deprivation, combining them into a single index.

For this report, the SIMD 2012 classification was used though the updated SIMD 2016 classification will be used for future publications. It divides Scotland into 6,505 small areas, called datazones, each containing around 350 households. The Index provides a relative ranking for each datazone, from 1 (most deprived) to 6,505 (least deprived).

Analysis within this report is based on quintiles, which split the ranks in to five equal sized groups, such as the 20% most deprived areas in Scotland. Analysis is based on those students where the provided home address is a valid Scottish postcode.

Home address is that provided by the student and may not necessarily reflect where their permanent residence is - for example, they may declare their term-time address as being the home address. As such the analysis may not reflect the actual residence circumstances of the students.

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<sup>40</sup> <http://simd.scot>

## Student type

### *Independent*

Independent students are those aged 25 and over, and those under the age of 25 who: have no living parents; have supported themselves from earnings for any three years before the first day of the first academic year of their course; have been permanently estranged from their parents for at least one year before the start of their course; have a child dependent on them; or, are married, in a Civil Partnership or living with a partner who is not a student.

### *Young*

Young, or dependent, students are those under the age of 25 who do not meet any of the criteria to be classed as independent.

## Tuition Fees

### Tuition fees

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”. Analysis in this report, unless otherwise stated, refers to the tuition fees and fee loans combined.

### Fee rates

The level of tuition fees SAAS pays depends on the session in which the student first started their continuous programme of education. For those starting from 2012-13 onwards, the most typical fee rates were £1,285 for those below degree level and £1,820 for first degree or PGDE courses (including medicine)

Medicine students are eligible for tuition fees up to £9,000 from their fifth year of study, including those studying in the rest of the UK. Allied Health Profession students studying in Scotland were also eligible to have their fees paid (up to a maximum of £9,000).

### Full fees

Refer to the normal public fee rates. In 2014-15, for students starting their courses in 2006-07 or after the rates were £1,285 for sub-degrees, £1,820 for first degree and PGDE or PGDipCE courses, and £3,400 for postgraduate students studying under the PSAS scheme.

### Half fees

Paid to students on work placements or those on years abroad where they attend their home institution for less than 10 weeks.

Other fees

Refer to a few private institutions that get a slightly different rate from the public fee rate (usually theology-related). Also takes account of the income assessed fees i.e. cases where SAAS pay some of the normal public fee rate and the student pays the rest.

In addition, there was a historic arrangement where students who had a break of study of a year or more and whose college or university was charging a fee rate higher as a result of changes in 2006-07 could have the difference paid by SAAS so they were not penalised by the higher rates, this is known as the fee differential. For all new students in session 2011-12, except medicine students, and for new medicine students in session 2012-13, SAAS no longer pay this fee amount. This is because the higher fee has been around long enough not to make the exceptional fee payment relevant anymore.

Fee loans

Fee loans were introduced for eligible students who started their course in academic year 2006-07 and were studying outside Scotland in the rest of the UK. Some changes were made to fee and fee loan rates in 2012-13.

Undergraduate students studying in the rest of UK were eligible for a tuition fee loan of up to £9,000 for publicly funded institutions, or up to £6,000 for those at private institutions.

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, or £1,700 for part-time study.



## Annex 3. Methodological notes

### Data sources and coverage

The information contained in this report is principally based on a data extract taken from the Student Entitlement Processing System (StEPS). This is a web based system at the front-end and is used by SAAS to process student applications. The web interface and back-end database stores all information relating to applications for student funding, is used to check individuals eligibility for the various elements of funding support and, if they are eligible, the level of support they will receive. It also tracks the payments that are made to students.

StEPS is a live system and reflects the most up-to-date information for each student. Separate records are held for each student within each academic session, though change of circumstances may be applied throughout the year (and in subsequent years if additional evidence is provided). This means that students may have been given an award at the start of session though due to a change, such as a student withdrawing, their award may change. The extract used in this report is based on the status of all applications for the 2015-16 session (or 2014-15 for some schemes) as at October 2016.

A separate system called GRASS was used up to the 2010-11 session.

Students who can apply to SAAS and receive support are Scottish domiciled Higher Education students studying throughout the United Kingdom (UK), and some outwith the UK, as well as European Union (EU) students studying in Higher Education in Scotland. Students studying in Further Education are out of scope. Similarly, there may be students studying in Higher Education in Scotland who do not seek financial support from SAAS and they would also be out of scope. See Annex 2 (Glossary of terms) for further definitions.

### Data quality

The SAAS Operations directorate is responsible for quality assurance checks on caseworker activity and to identify trends from compliance activity requiring training and business change or improvements.

The SAAS Corporate Services team provide IT system support and help in resolving data issues for caseworkers and the business more generally. They are also responsible for producing the regular statistical extracts which inform statistical reports such as this. Various validation checks are built in to the extract system to perform basic data integrity checks.

Following that, the SAAS Statistician is responsible for the final Quality Assurance of the statistical extracts.

SAAS undertake a range of quality assurance checks on the data, including sense checks against published data, comparisons against queries of the live StEPS database and other basic quality assurance checks. Comparisons are made against management information reports produced internally for SAAS, mainly the Finance reports and weekly state of play reports looking at volumes of applications received and of those how many have been processed. Comparative checks are also made against other sources such as the Student Loans Company data on living cost loan payment information.

## Data confidentiality

Principle 5 of the Code of Practice for Official Statistics<sup>41</sup> requires that private information about individual persons compiled in the production of official statistics is confidential, and should be used for statistical purposes only. Further to this, principle 8 states that statistics should be made available in as much detail as is reliable and practicable, subject to legal and confidentiality constraints.

SAAS consider that it should not be possible to identify an individual or obtain new information about them from published statistics, and maintain confidentiality by:

- protecting the security of our data holdings;
- employing statistical disclosure control methods to protect unsafe data before releasing it into the public domain;
- having detailed data access and data sharing procedures in place.

Whilst maintaining our obligation to protect confidentiality, we make statistics available in as much detail as is reliable and practicable. Therefore when protecting data, we endeavour to strike an appropriate balance between maintaining confidentiality and maximising data utility.

For the purposes of this publication, this includes rounding student numbers to the nearest 5, total cash amount are presented in millions (with underlying tables in Excel document rounded to thousands) and average cash amounts are rounded to the nearest £10.

## Timeliness of data

The extract used in this report is based on the status of all applications for the 2015-16 academic session (or 2014-15 for some schemes where noted). This is generally considered to be for courses starting between 1<sup>st</sup> August 2015 and 31<sup>st</sup> July 2016.

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<sup>41</sup> <http://www.statisticsauthority.gov.uk/assessment/code-of-practice>

The data extracts are as at October 2016.

It should be noted that the funding students were entitled to for the 2015-16 session may continue to be paid after the session has ended. This principally relates to those receiving Disabled Students Allowance (DSA) support. DSA payments are demand led and determined by when students submit claims, as opposed to other forms of support provided by SAAS which are typically paid out via staged payments throughout the session of study. There may also be circumstances in which a student award is reassessed when additional evidence becomes available, which may change their original entitlement.

Whilst some additional payments may yet be made for 2015-16 these will be relatively small amounts in comparison to the overall student support values. As such, the analysis contained in this report is considered final for the 2015-16 session for the following schemes: Full-time students (chapter 3); and, Part-time students (chapter 4). There are no planned revisions for the analysis of these schemes.

The Nursing and Midwifery students (chapter 5) analysis presented in this report includes the first release of final 2014-15 session outcomes. This scheme includes two intakes of students – around September (in line with the normal student entry dates) and January of the following year. This will have been to help stagger the intake of students so they can go out, for example, on placements at different times of the years. The January intake does not include new starts, so only includes continuing students from previous years now. As such, the January 2016 intake for the 2015-16 session will typically be funded through to December 2016. The 2015-16 session analysis in this report for the NMSB scheme is provisional analysis only though it is not expected that final figures would change substantially, and is subject to revision – these will most likely be included in the comparable 2016-17 session publication when available and will be clearly marked as such<sup>42</sup>.

Analysis for the Discretionary and Discretionary Childcare Funds (chapter 6) is 2014-15 only.

The analysis presented in Annex 5 (Early analysis of 2016-17 applications) are based on a snapshot and are indicative of the number of applications received by 1<sup>st</sup> September 2016 only. These will not be revised, and instead be superseded by final 2016-17 results when available (see footnote 42).

All analysis may be subject to unscheduled revisions, such as corrections to errors identified in the analysis. These will be dealt with proportionate to the effect of the error, and may include revising a publication immediately or updating small errors in the next release.

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<sup>42</sup> Provisionally scheduled for release in October 2016.

## Comparability with other sources

Student finance across the rest of the UK (outside Scotland) is provided through Student Finance England<sup>43</sup>, Student Finance Wales<sup>44</sup> and Student Finance Northern Ireland<sup>45</sup>. The Student Loans Company (SLC)<sup>46</sup> works in collaboration with these organisations, as well as SAAS, to provide student support in the UK. The SLC compile and publish statistics on student finance for England, Wales and Northern Ireland<sup>47</sup>.

The actual take-up of loans is administered by the SLC. Applications for loans are assessed by SAAS which determines the amount the student is entitled to and subsequently what is authorised for payment. The most recent estimates on take-up are published by the SLC in the '*Student Loans for Higher Education in Scotland: Financial year 2015-16*' publication<sup>48</sup>.

The Scottish Government publish diverse information on Lifelong Learning statistics covering post-compulsory education in Scotland - mainly Higher and Further Education, student support and Education Maintenance Allowances<sup>49</sup>.

The Scottish Funding Council (SFC) helps fund teaching and research in Scottish institutions<sup>50</sup>. The SFC publish statistical information on matters such as the size, composition, income and expenditure of funded Higher Education universities and colleges – though with more focus on Further Education in their routine work.

Some Higher Education information for Scotland is also available via the Higher Education Statistics Agency (HESA) which produces statistical information on behalf of the four UK Higher Education funding bodies<sup>51</sup>.

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<sup>43</sup> <https://www.gov.uk/browse/education/student-finance>

<sup>44</sup> <http://www.studentfinancewales.co.uk/>

<sup>45</sup> <http://www.studentfinancenirni.co.uk>

<sup>46</sup> <http://www.slc.co.uk/>

<sup>47</sup> <http://www.slc.co.uk/official-statistics/financial-support-awarded.aspx>

<sup>48</sup> <http://www.slc.co.uk/official-statistics/student-loans-debt-and-repayment/scotland.aspx>

<sup>49</sup> <http://www.scotland.gov.uk/Topics/Statistics/Browse/Lifelong-learning/>

<sup>50</sup> <http://www.sfc.ac.uk/PublicationsStatistics/statistics/statistics.aspx>

<sup>51</sup> <https://www.hesa.ac.uk>

## Reporting and presentation of statistics

### *Award definitions*

- “Bursaries and grants” refers to all non-repayable bursaries and living cost grants that are paid out by SAAS.
- “Fees” includes all tuition fees and fee loans.
- The amount authorised in “loans” is assessed by SAAS though the final loan taken up is paid by the Student Loans Company (SLC). SAAS figures relate to authorisations rather than uptake which may be lower.

### *Reporting conventions*

- All years relate to academic sessions.
- Total student numbers count each student once, though each student may be entitled to more than one award. For this reason, total numbers of students may be lower than the sum of the constituent parts
- Student numbers are rounded to the nearest 5 (e.g. 8, 9, 10, 11, 12 all round to 10).
- Cash amounts are rounded and quoted in millions (£ million).
- “Average per student” amounts are rounded to nearest £10 and calculated from rounded values.
- Cash amounts may not equal the sum of their constituent parts due to rounding.
- Percentages in tables are calculated from rounded values.
- "Real terms" totals are calculated by applying GDP deflators to the total amount of support in cash terms. This is a measure of government expenditure in 2015-16 prices<sup>52</sup>.

### *Other*

- The table caption refers to the “type” of students analysis refers to (e.g. full-time) under which students are funded. For simplicity, students studying full-time are those funded via the Undergraduate or PSAS schemes, part-time through the PTFG scheme, and nursing and midwifery through NMSB scheme.

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<sup>52</sup> GDP deflators at market prices, and money GDP: June 2016 (Quarterly National Accounts)  
<https://www.gov.uk/government/statistics/gdp-deflators-at-market-prices-and-money-gdp-june-2016-quarterly-national-accounts>



## Annex 4. Data Tables – Full-time students

The following data tables provide detailed analysis for full-time students supported through the main Undergraduate and Postgraduate Students' Allowances Scheme (PSAS) schemes, which includes students studying full-time in relevant undergraduate and postgraduate courses.

Typically the analysis includes a ten year time series of all key analysis. The analysis in these tables is also typically used as the basis for the figures and commentary presented in " (chapter 3).

Please refer to reporting conventions in Annex 3 as well as the description of policy issues throughout the report to aid understanding.

All tables and figures included in this publication are available as an Excel workbook which can be downloaded from the SAAS website<sup>53</sup>.

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<sup>53</sup> [http://www.saas.gov.uk/\\_forms/statistics\\_1516.xls](http://www.saas.gov.uk/_forms/statistics_1516.xls)

**Table A1: Full-time students type of support provided**

Type: Full-time | Session: 2006-07 to 2015-16

	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
<b>Total Support</b>										
Number of students	121,990	122,505	124,845	130,680	133,175	133,990	135,375	137,270	139,370	141,000
Amount (£ million)	440.8	458.6	482.6	522.4	571.9	570.3	584.3	734.7	781.3	805.8
Average per student	3,610	3,740	3,870	4,000	4,290	4,260	4,320	5,350	5,610	5,720
<b>Total Support (excluding Fees)</b>										
Number of students	94,000	92,505	91,690	94,545	95,850	93,910	93,910	97,515	99,975	102,250
Amount (£ million)	288.7	289.1	291.9	308.7	351.0	347.3	354.9	494.5	532.5	552.4
Average per student	3,070	3,130	3,180	3,260	3,660	3,700	3,780	5,070	5,330	5,400
<b>Bursaries and grants</b>										
Number of students	58,565	58,230	57,590	60,870	68,960	55,685	54,130	53,435	52,315	49,815
Amount (£ million)	102.9	104.8	105.0	111.5	127.7	103.4	100.6	64.9	63.6	66.1
Average per student	1,760	1,800	1,820	1,830	1,850	1,860	1,860	1,210	1,220	1,330
<b>Fees</b>										
Number of students	112,610	114,100	118,055	124,340	126,630	125,790	127,090	130,990	133,460	134,760
Amount (£ million)	152.1	169.5	190.6	213.7	220.8	223.0	229.5	240.7	249.0	254.0
Average per student	1,350	1,490	1,610	1,720	1,740	1,770	1,810	1,840	1,870	1,890
<b>Loans</b>										
Number of students	80,450	78,175	77,170	79,075	79,395	80,875	81,640	85,655	88,985	92,005
Amount (£ million)	185.8	184.3	187.0	197.2	223.3	243.9	254.3	429.6	468.8	486.3
Average per student	2,310	2,360	2,420	2,490	2,810	3,020	3,110	5,020	5,270	5,290
<b>Total support, real terms 2015-16 prices</b>										
Amount (£ million)	512.1	520.1	532.8	568.9	611.6	601.6	603.7	746.8	781.9	805.8
Average per student	5,450	5,620	5,810	6,020	6,380	6,410	6,430	7,660	7,820	7,880

Table A2: Full-time students domicile of student

Type: Full-time | Session: 2006-07 to 2015-16

	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
<b>Total Support</b>										
Number of students	121,990	122,505	124,845	130,680	133,175	133,990	135,375	137,270	139,370	141,000
Amount (£ million)	440.8	458.6	482.6	522.4	571.9	570.3	584.3	734.7	781.3	805.8
Average per student	3,610	3,740	3,870	4,000	4,290	4,260	4,320	5,350	5,610	5,720
<b>Scottish Domiciles</b>										
Number of students	114,610	113,825	115,300	119,660	121,855	122,115	121,990	123,725	124,930	126,290
Amount (£ million)	429.7	444.2	465.9	502.2	550.8	548.0	559.5	709.1	754.1	777.8
Average per student	3,750	3,900	4,040	4,200	4,520	4,490	4,590	5,730	6,040	6,160
<b>EU Domiciles</b>										
Number of students	7,385	8,680	9,545	11,020	11,320	11,870	13,385	13,550	14,440	14,705
Amount (£ million)	11.2	14.4	16.7	20.2	21.1	22.4	24.9	25.6	27.1	28.0
Average per student	1,510	1,660	1,750	1,830	1,860	1,880	1,860	1,890	1,880	1,900

**Table A3: Full-time students location of study by institution type**

Type: Full-time | Session: 2006-07 to 2015-16

<i>Number of students</i>	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
<b>Total</b>	<b>121,990</b>	<b>122,505</b>	<b>124,845</b>	<b>130,680</b>	<b>133,175</b>	<b>133,990</b>	<b>135,375</b>	<b>137,270</b>	<b>139,370</b>	<b>141,000</b>
Universities	96,830	97,335	99,140	102,715	103,475	103,410	104,910	106,460	108,095	109,810
Colleges	24,940	24,960	25,495	27,735	29,440	30,300	30,105	30,415	30,860	30,730
Other	220	210	205	235	260	280	360	395	415	455
<b>In Scotland</b>	<b>117,220</b>	<b>117,880</b>	<b>120,345</b>	<b>126,465</b>	<b>129,015</b>	<b>129,925</b>	<b>131,520</b>	<b>133,365</b>	<b>135,550</b>	<b>137,130</b>
Universities	92,370	92,995	94,935	98,800	99,625	99,630	101,320	102,815	104,550	106,225
Colleges	24,715	24,760	25,270	27,505	29,205	30,085	29,930	30,240	30,670	30,545
Other	140	125	140	160	185	205	270	307	330	360
<b>Outwith Scotland</b>	<b>4,770</b>	<b>4,625</b>	<b>4,495</b>	<b>4,215</b>	<b>4,160</b>	<b>4,065</b>	<b>3,855</b>	<b>3,905</b>	<b>3,820</b>	<b>3,870</b>
Universities	4,460	4,340	4,205	3,915	3,850	3,775	3,590	3,645	3,545	3,590
Colleges	225	200	225	230	240	215	175	175	190	185
Other	80	85	65	75	75	75	90	85	85	95

Table A4: Full-time students institution location and type by support type provided

Type: Full-time | Session: 2015-16

	Any support		Bursaries and Grants		Fees		Loans	
	Students in Receipt	Total Amount Paid (£ million)	Students in Receipt	Total Amount Paid (£ million)	Students in Receipt	Total Amount Paid (£ million)	Students Entitled	Total Allocation (£ million)
<b>Total</b>	<b>141,000</b>	<b>805.8</b>	<b>49,815</b>	<b>66.1</b>	<b>134,760</b>	<b>254.0</b>	<b>92,005</b>	<b>486.3</b>
Universities	109,810	626.6	33,415	44.5	106,195	215.7	70,965	366.8
Colleges	30,730	176.3	16,230	21.4	28,170	37.5	20,675	117.6
Other institution	455	3.0	175	0.2	395	0.8	365	1.9
<b>Scotland</b>	<b>137,130</b>	<b>759.2</b>	<b>48,590</b>	<b>64.4</b>	<b>131,355</b>	<b>226.4</b>	<b>88,680</b>	<b>469.0</b>
Universities	106,225	583.0	32,390	42.9	103,000	189.6	67,900	350.9
Colleges	30,545	174.1	16,160	21.3	28,020	36.3	20,505	116.7
Other institution	360	2.1	140	0.2	330	0.4	275	1.5
<b>Outwith Scotland</b>	<b>3,870</b>	<b>46.6</b>	<b>1,225</b>	<b>1.8</b>	<b>3,410</b>	<b>27.7</b>	<b>3,325</b>	<b>17.2</b>
Universities	3,590	43.5	1,125	1.6	3,195	26.1	3,070	15.9
Colleges	185	2.2	70	0.1	145	1.2	165	0.9
Other institution	95	0.9	30	0.05	65	0.4	90	0.5

Table A5: Full-time students age by gender

Type: Full-time | Session: 2006-07 to 2015-16

<i>Number of students</i>	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
<b>Total</b>	<b>121,990</b>	<b>122,505</b>	<b>124,845</b>	<b>130,680</b>	<b>133,175</b>	<b>133,990</b>	<b>135,375</b>	<b>137,270</b>	<b>139,370</b>	<b>141,000</b>
17 and under	11,285	10,995	11,625	11,820	10,985	10,795	10,595	10,625	10,660	10,365
18 to 20	60,350	60,735	61,180	64,480	66,935	68,490	70,190	70,315	71,070	70,835
21 to 24	30,130	30,510	32,010	33,650	34,185	33,900	34,615	35,980	37,290	38,930
25 and over	20,220	20,265	20,025	20,730	21,070	20,800	19,980	20,350	20,350	20,870
<b>Female</b>	<b>64,710</b>	<b>64,405</b>	<b>65,540</b>	<b>69,365</b>	<b>71,080</b>	<b>72,250</b>	<b>73,665</b>	<b>75,150</b>	<b>77,275</b>	<b>78,390</b>
17 and under	5,855	5,665	5,905	6,355	5,970	5,805	5,815	5,900	6,040	5,940
18 to 20	31,770	31,845	31,990	34,300	36,120	37,455	38,655	38,685	39,450	39,440
21 to 24	15,315	15,310	16,330	17,210	17,575	17,695	18,275	19,205	20,145	20,970
25 and over	11,770	11,590	11,315	11,500	11,415	11,295	10,920	11,355	11,640	12,040
<b>Male</b>	<b>57,285</b>	<b>58,100</b>	<b>59,300</b>	<b>61,315</b>	<b>62,095</b>	<b>61,735</b>	<b>61,710</b>	<b>62,120</b>	<b>62,090</b>	<b>62,610</b>
17 and under	5,435	5,335	5,720	5,465	5,015	4,990	4,780	4,725	4,625	4,430
18 to 20	28,580	28,895	29,185	30,175	30,810	31,035	31,530	31,630	31,620	31,395
21 to 24	14,815	15,195	15,680	16,440	16,610	16,205	16,340	16,775	17,140	17,960
25 and over	8,455	8,675	8,715	9,230	9,660	9,505	9,055	8,990	8,710	8,830

Table A6: Full-time students household income by type of support

Type: Full-time | Session: 2015-16

	Any Support			Bursaries and Grants			Fees			Loans		
	Number of Students	Amount (£ million)	Average Amount (£)	Number of Students	Average Amount (£)		Number of Students	Average Amount (£)		Number of Students	Average Amount (£)	
<b>All</b>	<b>141,000</b>	<b>805.8</b>	<b>5,720</b>	<b>49,815</b>	<b>1,330</b>		<b>134,760</b>	<b>1,890</b>		<b>92,005</b>	<b>5,290</b>	
Income not declared/required	96,205	476.6	4,950	14,215	1,230		92,500	1,910		56,570	5,000	
receiving max bursary	10,055	92.3	9,180	10,055	1,220		9,985	1,780		9,360	6,660	
receiving less than max bursary	1,430	4.9	3,400	1,430	750		835	1,530		380	6,610	
receiving no bursary	84,715	379.4	4,480	2,730	1,510		81,680	1,930		46,830	4,650	
Up to £16,999	23,895	188.0	7,870	21,245	1,700		22,275	1,770		19,105	5,890	
£17,000 to £23,999	8,955	65.0	7,260	7,070	1,160		8,530	1,790		7,220	5,760	
£24,000 to £33,999	8,980	60.4	6,730	7,050	570		8,570	1,830		7,265	5,610	
£34,000 and above	2,965	15.8	5,330	235	920		2,885	2,420		1,850	4,650	

Table A7: Full-time students qualification type and domicile of student

Type: Full-time | Session: 2006-07 to 2015-16

<i>Number of students</i>	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
<b>Total</b>	<b>121,990</b>	<b>122,505</b>	<b>124,845</b>	<b>130,680</b>	<b>133,175</b>	<b>133,990</b>	<b>135,375</b>	<b>137,270</b>	<b>139,370</b>	<b>141,000</b>
Postgraduate	5,070	4,705	4,755	4,290	3,925	3,775	3,440	3,640	3,595	4,155
First Degree	89,495	90,295	92,090	95,895	96,930	97,510	99,300	100,055	101,675	102,980
Other undergraduate	27,390	27,475	27,955	30,460	32,320	32,705	32,635	33,575	34,100	33,865
<b>Scottish Domiciles</b>	<b>114,610</b>	<b>113,825</b>	<b>115,300</b>	<b>119,660</b>	<b>121,855</b>	<b>122,115</b>	<b>121,990</b>	<b>123,725</b>	<b>124,930</b>	<b>126,290</b>
Postgraduate	4,645	4,260	4,290	3,795	3,390	3,105	2,965	3,180	3,080	3,540
First Degree	82,910	82,635	83,585	85,920	86,665	86,720	86,770	87,455	88,250	89,495
Other undergraduate	27,015	26,900	27,385	29,915	31,800	32,290	32,255	33,090	33,595	33,255
<b>EU Domiciles</b>	<b>7,385</b>	<b>8,680</b>	<b>9,545</b>	<b>11,020</b>	<b>11,320</b>	<b>11,870</b>	<b>13,385</b>	<b>13,550</b>	<b>14,440</b>	<b>14,705</b>
Postgraduate	420	445	465	495	535	670	475	465	515	610
First Degree	6,585	7,660	8,505	9,975	10,265	10,790	12,535	12,600	13,425	13,485
Other undergraduate	375	575	570	550	520	415	380	485	505	610

Table A8: Full-time students receiving bursaries and grants (number of students)

Type: Full-time | Session: 2006-07 to 2015-16

	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
<b>All</b>										
Total award payments	58,565	58,230	57,590	60,870	68,960	55,685	54,130	53,435	52,315	49,815
<b>Bursary</b>										
Young Students Bursary	34,875	34,200	32,430	33,715	34,135	33,285	33,140	33,150	32,310	30,480
Young Students Outside Scotland Bursary	630	375	120	20	5	-	-	-	-	-
Independent Students Bursary	-	-	-	-	18,255	16,755	15,645	17,400	16,985	16,135
Student Outside Scotland Bursary	625	1,020	1,515	1,515	1,535	1,450	1,370	-	-	-
Scottish Government Health Directorate Bursary	1,940	1,935	1,800	1,680	1,560	1,470	1,360	-	-	-
<b>Living Cost Grants</b>										
Dependants Grant	370	335	305	315	310	310	285	415	425	250
Lone Parents Grant	3,025	2,920	2,630	2,420	2,380	2,315	2,290	2,340	2,595	2,495
Disabled Students Allowance	3,385	3,625	4,065	4,275	4,435	4,495	4,045	4,265	4,270	4,355
Travel Expenses	32,970	33,710	35,150	39,795	43,125	-	-	-	-	-
Standard Maintenance Allowance (Postgraduates)	925	1,040	1,055	1,025	35	-	-	-	-	-
Standard Maintenance Allowance (Undergraduates)	45	40	45	55	-	-	-	-	-	-
Lone Parents Childcare Grant	1,415	1,375	1,285	1,290	1,295	-	-	-	-	-
<b>Other</b>										
Adhoc Payments	105	70	75	45	40	600	605	795	650	38,375
Adjustment Payments	80	70	75	100	110	-	-	-	-	-

**Table A9: Full-time students receiving bursaries and grants (amount £ million)**

Type: Full-time | Session: 2006-07 to 2015-16

	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
<b>All</b>										
Total award payments	102.9	104.8	105.0	111.5	127.7	103.4	100.6	64.9	63.6	66.1
<b>Bursary</b>										
Young Students Bursary	66.8	66.9	64.5	69.1	70.5	69.6	69.7	40.6	39.9	38.2
Young Students Outside Scotland Bursary	0.3	0.2	0.1	0.0	0.0	-	-	-	-	-
Independent Students Bursary	-	-	-	-	17.1	15.5	14.5	12.3	12.1	11.5
Student Outside Scotland Bursary	1.0	1.7	2.6	2.7	2.7	2.6	2.5	-	-	-
Scottish Government Health Directorate Bursary	3.6	3.7	3.6	3.5	3.1	3.0	2.7	-	-	-
<b>Living Cost Grants</b>										
Dependants Grant	0.8	0.7	0.6	0.6	0.6	0.6	0.6	0.9	0.9	0.6
Lone Parents Grant	3.5	3.4	3.1	2.9	2.8	2.8	2.8	2.8	3.1	3.0
Disabled Students Allowance	7.6	8.1	8.8	8.9	8.4	9.0	7.5	7.7	7.2	7.7
Travel Expenses	14.7	15.2	16.6	18.7	20.6	-	-	-	-	-
Standard Maintenance Allowance (Postgraduates)	2.9	3.3	3.5	3.3	0.1	-	-	-	-	-
Standard Maintenance Allowance (Undergraduates)	0.1	0.1	0.1	0.1	-	-	-	-	-	-
Lone Parents Childcare Grant	1.5	1.5	1.4	1.5	1.5	-	-	-	-	-
<b>Other</b>										
Adhoc Payments	0.1	0.1	0.1	0.1	0.1	0.3	0.3	0.5	0.4	5.1
Adjustment Payments	0.0	0.0	0.0	0.1	0.1	-	-	-	-	-

Table A10: Full-time students level of tuition fee support

Type: Full-time | Session: 2006-07 to 2015-16

	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
<b>Total</b>										
Number of students	112,610	114,100	118,055	124,340	126,630	125,790	127,090	130,990	133,460	134,760
Amount (£ million)	152.1	169.5	190.6	213.7	220.8	223.0	229.5	240.7	249.0	254.0
Average per student	1,350	1,490	1,610	1,720	1,740	1,770	1,810	1,840	1,870	1,890
<b>Fee Loans</b>										
Number of students	960	1,910	2,840	3,105	3,140	3,300	4,840	4,965	4,885	5,310
Amount (£ million)	2.7	5.6	8.6	9.6	10.1	10.9	20.6	26.0	30.0	33.5
Average per student	2,820	2,930	3,020	3,110	3,210	3,290	4,260	5,240	6,140	6,320
<b>Tuition Fees</b>										
Number of students	111,650	112,190	115,215	121,235	123,490	122,490	122,250	126,025	128,575	129,450
Amount (£ million)	149.4	163.9	182.1	204.1	210.8	212.1	208.9	214.7	219.0	220.5
Average per student	1,340	1,460	1,580	1,680	1,710	1,730	1,710	1,700	1,700	1,700
<b>Full Fees</b>										
Number of students	109,575	109,910	111,900	117,280	119,265	120,630	120,620	124,470	127,080	127,800
Amount (£ million)	147.9	162.3	179.5	201.0	207.2	210.2	206.7	212.3	216.3	217.4
Average per student	1,350	1,480	1,600	1,710	1,740	1,740	1,710	1,710	1,700	1,700
<b>Half Fees</b>										
Number of students	830	820	1,045	880	1,085	1,030	1,000	965	810	825
Amount (£ million)	0.5	0.6	1.0	0.9	1.2	1.1	1.0	1.0	0.8	0.8
Average per student	660	740	910	1,060	1,060	1,050	1,030	1,000	960	910
<b>Other Fees</b>										
Number of students	1,245	1,555	2,270	3,080	3,145	830	635	595	690	830
Amount (£ million)	1.0	1.2	1.6	2.2	2.5	0.9	1.1	1.4	1.9	2.3
Average per student	780	770	700	700	780	1,030	1,760	2,410	2,800	2,800

Table A11: Full-time students receiving living cost loan support

Type: Full-time | Session: 2006-07 to 2015-16

	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
<b>Total</b>										
Number of students	80,450	78,175	77,170	79,075	79,395	80,875	81,640	85,655	88,985	92,005
Amount (£ million)	185.8	184.3	187.0	197.2	223.3	243.9	254.3	429.6	468.8	486.3
Average per student	2,310	2,360	2,420	2,490	2,810	3,020	3,110	5,020	5,270	5,290
<b>Non-Income Assessed Loan</b>										
Number of students	79,635	77,465	76,465	78,370	77,920	80,785	81,585	39,980	43,610	47,415
Amount (£ million)	63.0	61.2	61.0	63.1	62.3	64.3	66.5	165.5	194.7	215.4
Average per student	790	790	800	800	800	800	810	4,140	4,460	4,540
<b>Income Assessed Loan</b>										
Number of students	59,310	57,480	56,180	57,810	60,130	59,390	59,785	45,675	45,375	44,590
Amount (£ million)	114.0	114.3	117.7	125.5	137.4	153.9	161.9	264.1	274.2	270.8
Average per student	1,920	1,990	2,100	2,170	2,290	2,590	2,710	5,780	6,040	6,070
<b>Additional Income Assessed Loan</b>										
Number of students	16,980	16,405	15,075	15,465	31,865	34,520	33,885	-	-	-
Amount (£ million)	8.9	8.8	8.2	8.6	23.6	25.7	25.9	-	-	-
Average per student	520	540	550	560	740	740	760	-	-	-

Table A12: Full-time students receiving DSA support by disability type

Type: Full-time | Session: 2012-13 to 2015-16

Disability Type	2012-13		2013-14		2014-15		2015-16	
	Number of Students	Amount (£ million)	Number of Students	Amount (£ million)	Number of Students	Amount (£ million)	Number of Students	Amount (£ million)
<b>Total</b>	4,045	7.49	4,265	7.74	4,270	7.24	4,355	7.73
Any disability type								
<b>Dyslexia</b>	2,380	3.13	2,625	3.53	2,610	3.22	2,460	3.07
Multiple disabilities	-	-	-	-	195	0.38	475	1.25
Mental health problem	250	0.42	245	0.33	265	0.36	325	0.48
Autistic spectrum disorder	90	0.27	105	0.25	150	0.37	190	0.48
Unseen disability	-	-	-	-	30	0.03	140	0.37
Visual impairment	120	0.46	85	0.39	85	0.27	85	0.26
Hearing impairment	90	0.43	95	0.55	90	0.44	80	0.48
Learning disability	55	0.10	10	0.02	15	0.03	65	0.06
Physical health problem	100	0.34	55	0.19	65	0.18	60	0.18
Physical or motor impairment	105	0.49	75	0.34	55	0.19	60	0.29
Social, emotional and behavioural difficulty	20	0.04	*	*	5	0.01	10	0.02
Deafblind	*	*	5	0.02	*	*	-	-
Language or speech disorder	*	*	-	-	*	*	*	*
Other moderate learning difficulty	5	0.02	5	0.01	*	*	*	*
Other specific learning difficulty ( e.g. nume	10	0.01	*	*	35	0.06	65	0.09
Other	785	1.78	945	2.11	650	1.68	320	0.70
Missing	20	0.01	10	0.00	10	0.00	5	0.00

**Table A13: Full-time student type of support by SIMD quintile**

Type: Full-time | Session: 2015-16

	← 20% most deprived		20% least deprived →			All
	1	2	3	4	5	
<b>Any support</b>						
Number of students	19,450	20,860	24,500	28,710	34,745	128,265
Amount (£ million)	135.0	134.9	150.2	168.4	187.8	776.3
Average per student	6,940	6,470	6,130	5,860	5,400	6,050
<b>Bursary and grants</b>						
Number of students	12,630	10,830	9,830	8,770	7,350	49,410
Amount (£ million)	17.6	14.4	12.9	11.4	9.3	65.5
Average per student	1,390	1,330	1,310	1,300	1,270	1,330
<b>Fees</b>						
Number of students	18,090	19,555	23,265	27,595	33,600	122,105
Amount (£ million)	30.4	34.0	42.7	53.1	67.9	228.1
Average per student	1,680	1,740	1,840	1,930	2,020	1,870
<b>Loans</b>						
Number of students	15,035	15,595	17,800	20,405	22,630	91,465
Amount (£ million)	87.2	86.7	94.7	104.0	110.7	483.3
Average per student	5,800	5,560	5,320	5,100	4,890	5,280

SIMD: Scottish Index of Multiple Deprivation 2012

Analysis is based on those students where the provided home address is a valid Scottish postcode. Home address is that provided by the student and may not necessarily reflect where their permanent residence is - for example, they may declare their term-time address as being the home address. As such the analysis may not reflect the actual residence circumstances of the students.

SIMD identifies small area concentrations of multiple deprivation across all of Scotland in a consistent way. The SIMD ranks small areas (called datazones) from most deprived (ranked 1) to least deprived (ranked 6,505). Analysis here is based on quintiles which split the ranks into five equal sized groups, such as the 20% most deprived areas in Scotland.

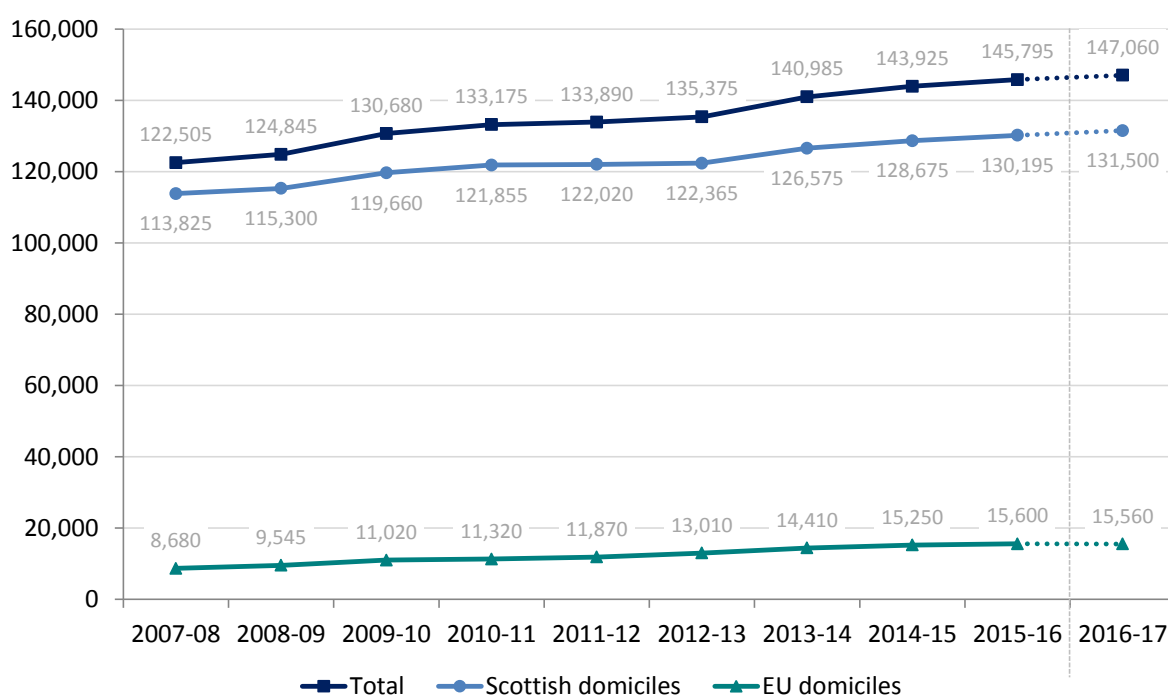
## Annex 5. Early analysis of 2016-17 applications

This section provides an early indication of applications received in 2016-17 for the main full-time Undergraduate and Postgraduate schemes. Figure A1 shows the number of full-time student applications received by September of each year for 2007-08 to 2016-17. These are interim figures based on the number of applications that have been received by, for example, the 1<sup>st</sup> September 2016 for the 2016-17 session.

For the 2016-17 session, around 147,060 applications had been received before September 2016 (a 0.9% increase from 145,795 at the same point in the 2015-16 session).

**Figure A1: Number of applications by September of each year for full-time student support and domicile of student**

Type: Full-time | Session: 2007-08 to 2016-17<sup>54</sup>



SAAS have been encouraging students to apply early for their funding since 2010-11 and have undertaken more targeted advertising and marketing to raise awareness of this. It is possible that this has the effect of seeing increasing proportions of applicants who apply early then withdraw and are not supported by SAAS.

<sup>54</sup> 2016-17 are provisional as at September 2016, year-end figures will be available October 2017

There are a number of factors that will affect the number of students that are actually supported. For example some applicants withdraw from their courses, some do not attend their courses, and some applications will be rejected by SAAS because of eligibility rules. There may also be applications which are identified as duplicate applications, for example where a student attempts to submit an application online (via the SAAS website) though then also sends in a paper version – one of the duplicate applications would need to be withdrawn.

Table A14 gives a comparison of the number of applications that have been received by September within each year and the final numbers actually supported at the end of the year. Final figures on the number of students actually supported by SAAS in 2016-17 and the amounts paid will be published at the end of the session.

**Table A14: Number of applications for full-time student support and proportion of students receiving support by end of session**

Type: Full-time | Session: 2010-11 to 2015-16

	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
<b>Number of students who had applied:</b>						
by September within session	131,215	132,610	135,585	140,985	143,925	145,795
by end of session	145,560	147,850	150,215	151,460	154,195	156,825
% all students who had applied by September	90.1%	89.7%	90.3%	93.1%	93.3%	93.0%
<b>Number of supported students:</b>						
by end of session	133,990	135,375	137,270	139,370	141,000	141,000
% all supported students by end of session	92.1%	91.6%	91.4%	92.0%	91.4%	89.9%

In 2015-16, 93.0% of applications had been received by September 2015, a slight decrease from 2014-15 (93.3%). Of the 156,825 applications received by the end of the 2015-16 session, 141,000 resulted in students receiving support from SAAS (89.9%).

For the 2016-17 session, SAAS have so far received 147,060 applications for full-time students support. If the number applying by September follows the same proportion as 2015-16 then SAAS may expect to receive around 158,000 applications by the end of the 2016-17 session (assuming 93% received by September 2016) and of these around 142,200 may expect to receive financial support (assuming 90%)<sup>55</sup>.

<sup>55</sup> These are very rough approximations based on outcomes seen in 2015-16. These may not happen in reality, and the number of applications and those who subsequently receive financial support may be higher or lower.



## **Annex 6. A National Statistics Publication for Scotland**

The United Kingdom Statistics Authority has designated these statistics as National Statistics, in accordance with the Statistics and Registration Service Act 2007 and signifying compliance with the Code of Practice for Official Statistics.

Designation can be interpreted to mean that the statistics: meet identified user needs; are produced, managed and disseminated to high standards; and are explained well.

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### **How to access background or source data**

The data collected for this statistical publication:

- may be made available on request, subject to consideration of legal and ethical factors. Please contact [saasstats@scotland.gsi.gov.uk](mailto:saasstats@scotland.gsi.gov.uk) for further information.

### **Complaints and suggestions**

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