

Higher Education Student Support in Scotland 2017-18

Statistical summary of financial support provided to students
by Student Awards Agency Scotland (SAAS)
in academic session 2017-18

October 2018



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 out-with 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 2017-18 (and 2016-17 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 the provision of fee loans and living cost loans¹.

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 outcomes-based approach to performance². 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 for people in Scotland to succeed from nurture through to lifelong learning ensuring higher and more widely shared achievements*.

¹ 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 2017-18' publication (<http://www.slc.co.uk/official-statistics/student-loans-debt-and-repayment/scotland.aspx>), published June 2018

² <http://www.gov.scot/About/Performance>

Scotland Performs³ measures and reports on progress of government in Scotland towards this Purpose, tracked through 11 National Outcomes and 81 National Indicators. SAAS contributes directly to the following outcomes:

- We are well educated, skilled and able to contribute to society.
- We tackle poverty by sharing opportunities, wealth and power more equally.

The Programme for Government⁴ 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 they leave 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 dealt with and the resulting 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 with 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).

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 2008-09 and 2017-18.

³ <http://nationalperformance.gov.scot/>

⁴ <https://beta.gov.scot/programme-for-government/>

1.3 Changes from previous report

New analysis has been provided on students receiving a Care Experienced Bursary and students receiving a postgraduate loan. The former was introduced in the 2017-18 academic year and the latter has been backdated to the 2015-16 academic year, when postgraduate living cost loans were first authorised. The figures in the annex tables at the back of the publication for 2015-16 and 2016-17 have been updated to reflect this change. Finally, Scottish Index of Multiple Deprivation (SIMD) analysis has used the SIMD16 index for the first time.

SAAS welcomes any comments on potential improvements for future releases⁵.

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 2017-18. References to numbers of students within this report will always mean students supported by SAAS (unless otherwise stated)⁶.

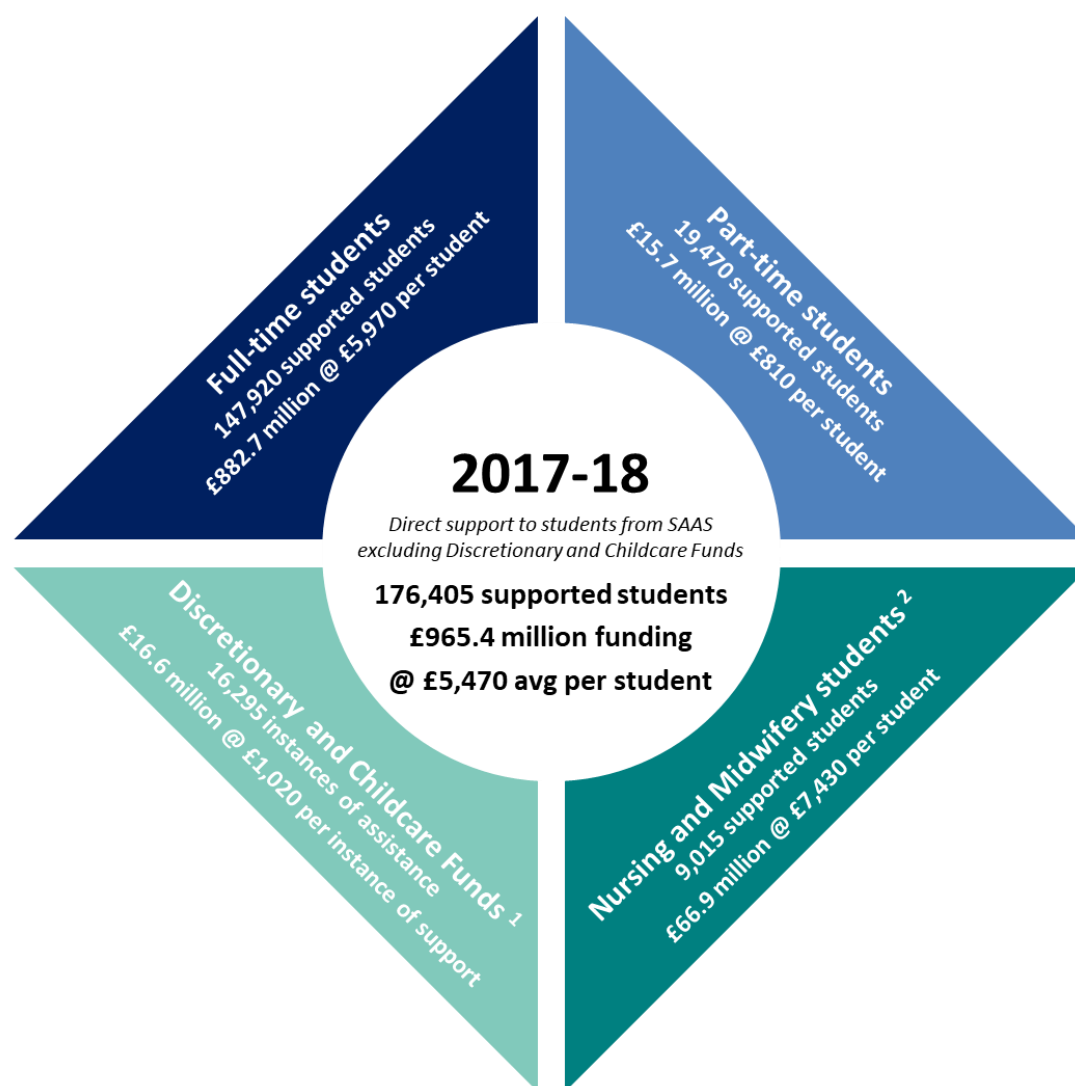
The vast majority of students are full-time students, typically funded through the Undergraduate scheme (147,920 students who received around £882.7 million of support at an average of £5,970 per student). This covers students studying full-time at undergraduate level as well as others studying at postgraduate levels. If students are studying for 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 taught postgraduate courses at diploma or masters 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).

⁵ Please provide any comments on statistical issues to saasstats@gov.scot

⁶ '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).

Figure 1.1: Overview of SAAS schemes of support

Type: All | Session: 2017-18 | 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, 2016-17 results

2 Nursing and Midwifery Bursary Scheme - provisional data 2017-18

@ 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 2017-18 there were 19,470 students who received in the order of £15.7 million of support at an average of £810 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 degree course in nursing or midwifery. In 2017-18⁷ there have so far been 9,015

⁷ Provisional results, please refer to Table 5.1 (Nursing and Midwifery support by year) for final 2016-17 results.

students who received in the order of £66.9 million of support at an average of £7,430 per student. For further analysis, please see chapter 5 (Nursing and Midwifery students).

The Discretionary Fund provides financial support to students⁸ 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 used⁹. The scheme includes a redistribution of funds unspent in the next session, as such this report only covers up to 2016-17. In 2016-17 there were 16,295 instances of assistance¹⁰ for around £16.6 million of support at an average of £1,020 per student. Please see chapter 6 (Discretionary and Discretionary Childcare Funds).

⁸ The Discretionary Fund is not open to Nursing and Midwifery students

⁹ Discretionary Childcare Funds for college students are allocated by the Scottish Funding Council (SFC).

¹⁰ Individual students may be assisted more than once.



2. Student funding policy in Scotland

Post school learners in Scotland have the option of undertaking a wide range of learning including Further or Higher Education. The course chosen and the level of study will determine the type and level of funding available. The policy on what support is available is determined by the Scottish Government¹¹.

SAAS provides support to students studying in Higher Education, as opposed to Further Education where separate arrangements exist¹². 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 criteria students must meet to get certain awards) and the funding students may receive.

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

2.1 Which students receive support

SAAS provides support to students studying **Higher Education (HE)** courses, which are at Higher National Certificate (HNC) level or above. These can be taken either at college or at university and include an honours degree or ordinary degree, 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 or Masters 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.

¹¹ <https://beta.gov.scot/publications/costs-of-learning-student-funding-guide-2018-to-2019/>

¹² 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, with separate arrangements existing for colleges⁹. 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 is provided in chapter 6.

2.2 How funding is determined

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

- meeting residence conditions;
- what course they want to study;
- their income and family circumstances ;
- how old they are ;
- where they want to study; and
- whether they want to study full-time or part-time.

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 dependants);
- tuition fees paid by SAAS on behalf of all eligible students (direct to the university or college of study) as well as tuition fee loans to help students to pay fees to study in England, Wales and Northern Ireland;
- living 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) budget. 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 30p from its DEL budget to cover the cost of subsidising interest on the loans and the cost of loans.

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 does 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 from 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 Higher Education 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 may be eligible to receive tax credits through HM Revenue and Customs (HMRC).

Support may also be available through Educational Trusts. SAAS maintain a Register of Educational Endowments¹³ 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 the student was born, what school they went to, their age etc.) and only the trustees can decide if an applicant is eligible.

¹³ 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

↑ 147,920 supported students

The number of students supported has increased by 3.1% from 143,500 in 2016-17 to 147,920 in 2017-18

↑ £882.7 million total support package

The total amount paid out in bursaries and grants, fees or authorised in loans for 2017-18 session was £882.7 million, an increase of 4.5% from 2016-17 (£844.7 million)

↑ £5,970 average support per student

The average support per student in 2017-18 session was £5,970, an increase of 1.4% since 2016-17 when the average was £5,890

↑ £528.4 million in loan authorisations

The total amount authorised in loans was £528.4 million in 2017-18 at an average of £5,290 per student (£5,280 in 2016-17)

↑ 53,620 students receiving non-repayable awards
↑ £76.3 million

The number of students receiving non-repayable bursaries and grants increased by 2.8% – 53,620 receiving £76.3 million support in 2017-18 (compared to 52,165 and £70.1 million in 2016-17)

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

There were 15,240 European Union (EU) students supported in 2017-18 which is 10.3% (10.3% in 2016-17) of the total number of students supported by SAAS. They received a total of £32.0 million in support, which is 3.6% of the total support paid or authorised by SAAS

Table 3.1 summarises the numbers of full-time students and amounts paid or authorised by SAAS for academic session 2017-18, and the change in these numbers between 2008-09 and 2016-17 to 2017-18 respectively.

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

Type: Full-time | Session: 2017-18 | See also: Table A1

	2017-18	% change 2016-17 to 2017-18	% change 2008-09 to 2017-18
Total Support			
Number of students	147,920	3.1%	18.5%
Amount	£882.7 m	4.5%	82.9%
Average per student	£5,970	1.4%	54.3%
Bursaries and grants			
Number of students	53,620	2.8%	-6.9%
Total paid	£76.3 m	8.9%	-27.3%
Average paid per student	£1,420	6.0%	-22.0%
Fees			
Number of students	140,240	2.8%	18.8%
Total paid	£278.0 m	7.3%	45.9%
Average paid per student	£1,980	4.2%	23.0%
Loans			
Number of students	99,895	2.4%	29.4%
Total authorised	£528.4 m	2.5%	182.6%
Average loan authorised	£5,290	0.2%	118.6%

This is the fifth 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 Program¹⁴. This meant that the types and value of support students received changed substantially from 2012-13. This included the introduction of a “minimum income guarantee” composed of an income-assessed non-repayable bursary element and loan. The total amount of support provided in bursaries and grants reduced by a third, offset by a substantial increase in authorisations for student loans (61.4% increase). For 2017-18 (as with the three preceding academic years), the same direction of change has continued though on a much

¹⁴ <http://www.gov.scot/topics/education/post16reform>

smaller scale – the number of students receiving loan support has increased by 2.4% from 97,550 in 2016-17 to 99,895 in 2017-18, with the average loan amount authorised of £5,290, up from £5,280 in 2016-17. At the same time, there has been a 2.8% increase in the number of students receiving non-repayable grants and bursaries.

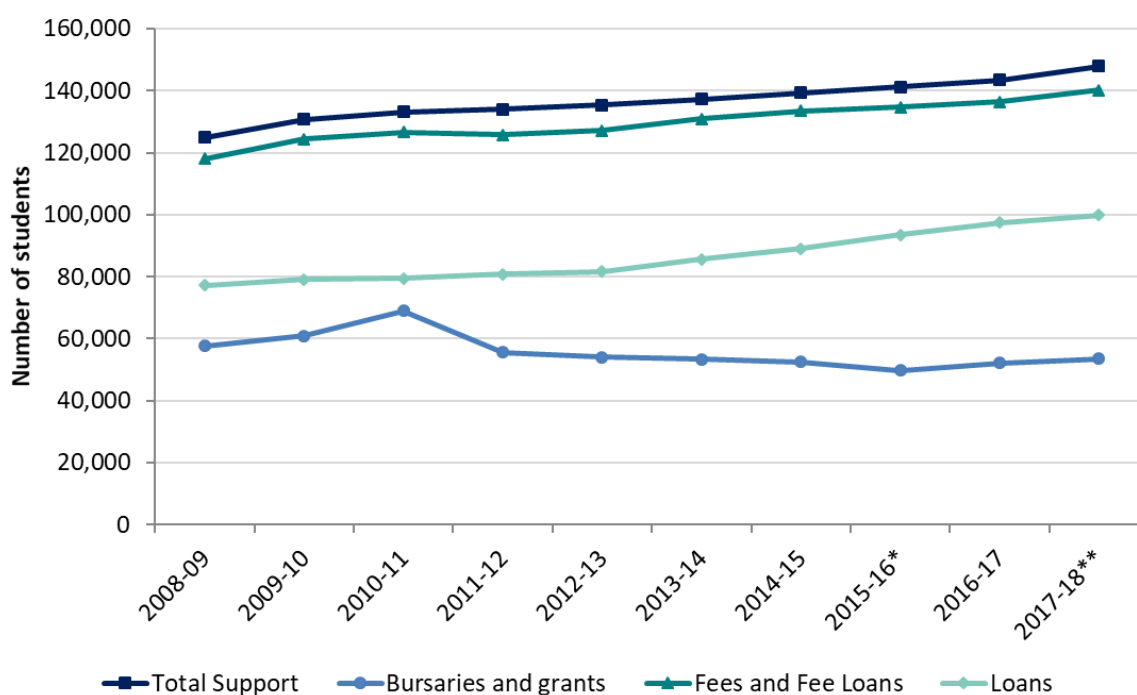
3.2 Support provided to students

The total number of students supported¹⁵ has been increasing gradually over the past decade, which is in line with the trends seen in the number of full-time students in Higher Education generally¹⁶.

The number of supported full-time students increased by 3.1%, from 143,500 in the 2016-17 academic session to 147,920 in 2017-18 (Figure 3.1).

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

Type: Full-time | Session: 2008-09 to 2017-18 | See also: Table A1



¹⁵ Students can be in receipt of any combination of bursaries and grants and/or fees and/or loans

¹⁶ Higher Education Students and Qualifiers at Scottish Institutions 2016-17, Scottish Funding Council, March 2018 (<http://www.sfc.ac.uk/publications-statistics/statistical-publications/statistical-publications-2018/SFCST042018.aspx>)

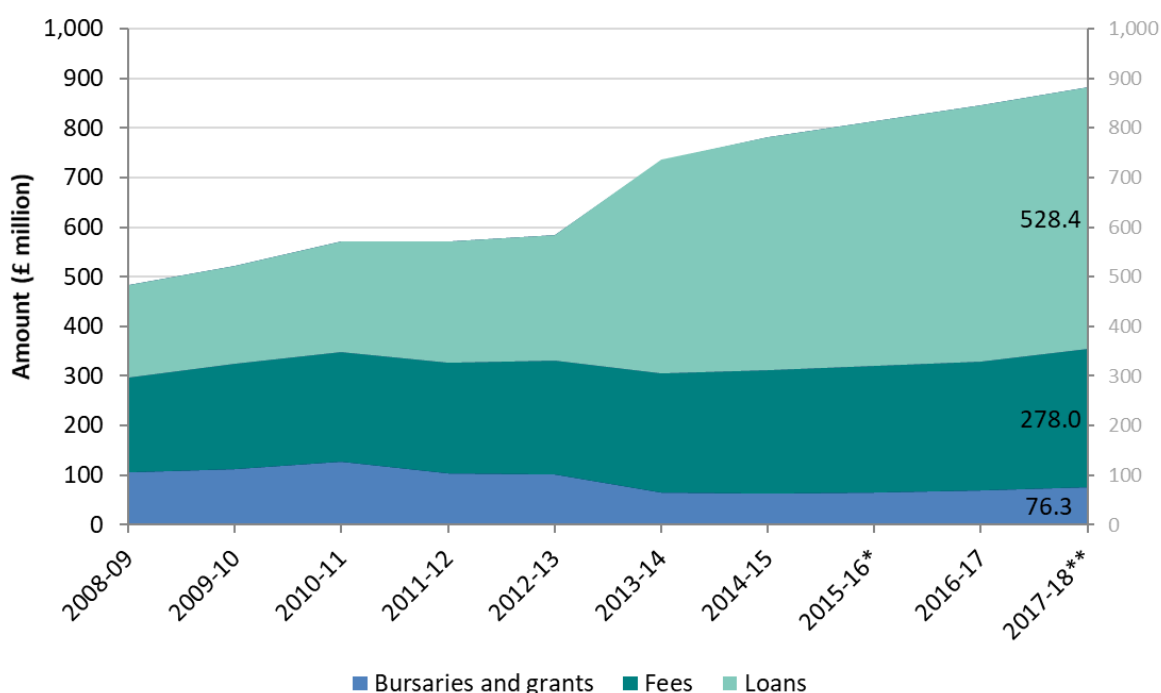
The number of students receiving fee support (which includes both those having their tuition fees paid and those receiving tuition fee loans) has also been increasing gradually over the past decade in line with overall support. In 2017-18, 140,240 of supported students (94.8%) received some form of fees support (Table A1) – a decrease from 95.3% in 2016-17.

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 until 2016-17 when there was a 4.7% increase. The number of bursaries and grants awarded in 2017-18 has increased by 2.8%, from 52,165 in the 2016-17 academic year to 53,620 in 2017-18. The average bursary and grant awarded has increased by £80 since 2016-17. This change is due to the introduction of the Care Experienced Bursary in 2017-18 and an increase in the numbers of students receiving Independent Students Bursary.

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: 2008-09 to 2017-18 | 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 4.5% to £882.7 million in 2017-18 - in real terms, this is a 2.8% increase on the 2016-17 session (£859.1 million in 2016-17 at 2017-18 prices)¹⁷.

The average amount of overall support per student was £5,970 in 2017-18, an increase of 1.4% compared to 2016-17 (£5,890).




The overall increase is explained by increases in the total amount of bursaries and grants awarded, the total amount of fee support awarded and the total amount of student loans authorised. These increased respectively from £70.1 million pounds in 2016-17 to £76.3 million in 2017-18 (£6.2 million or 8.9% increase); £259.0 million in 2016-17 to £278.0 million in 2017-18 (£19.0 million or 7.3% increase); and £515.5 million pound in 2016-17 to £528.4 million in 2017-18 (£12.8 million or 2.5% increase).

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)¹⁸ and those who are European Union (EU) domiciled students both increased in 2017-18.

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

Type: Full-time | Session: 2017-18 | See also: Table A2

			
	Scottish Domiciles	EU Domiciles	Total
Number of students	132,680	15,240	147,920
Total support	£850.8 million	£32.0 million	£882.7 million
Average support per student	£6,410	£2,100	£5,970

¹⁷ '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 2016-17 prices. *GDP deflators at market prices, and money GDP: June 2018 (Quarterly National Accounts)* <https://www.gov.uk/government/statistics/gdp-deflators-at-market-prices-and-money-gdp-june-2018-quarterly-national-accounts>. See also Table A1.

¹⁸ See Glossary of terms (Annex 2) for further information.

The number of Scottish domiciled students now stands at 132,680 which is 89.7% of the total number full-time students supported by SAAS (Figure 3.3). These students received £850.8 million of support, at an average of £6,410 per student (compared to £6,340 in 2016-17).

In 2017-18, 15,240 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. There are some exceptions to this, evidenced in EU students receiving on average £2,100 of support.

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 143,550 supported by SAAS in 2017-18 (increasing from 139,425 in 2016-17) (Table A3). The number choosing to study outside Scotland has increased in 2017-18 to 4,375 (compared to 4,075 in 2016-17).

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

Type: Full-time | Session: 2017-18 | See also: Table A3

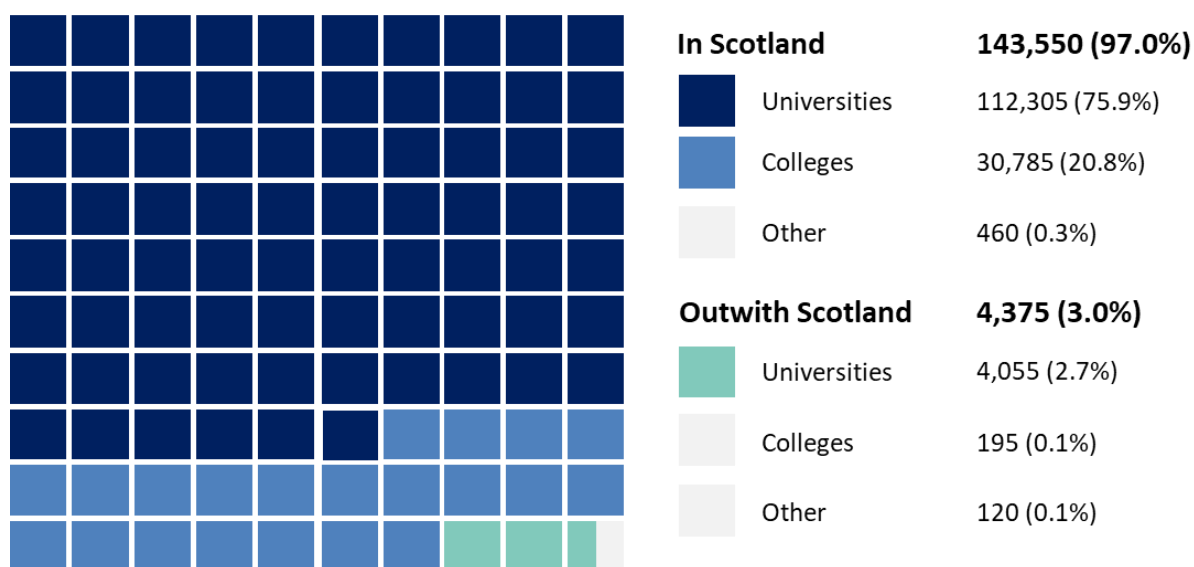


Figure 3.4 shows that 97.0% of all supported students study in Scotland, with the vast majority (75.9% overall supported students) studying at a university in Scotland. Those students studying outside Scotland are more likely to study at a university (4,055 receiving support) rather than at a college¹⁹.

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

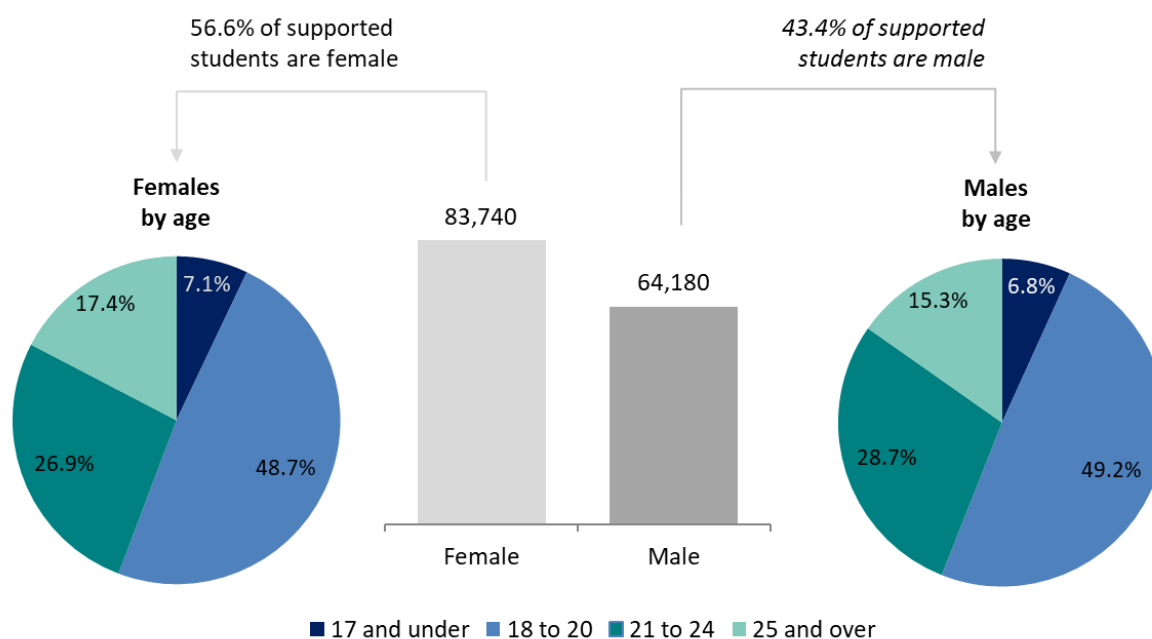
¹⁹ Though it could be that some students who are eligible for support do not seek financial support from SAAS for some reason, including those studying outside of Scotland.

3.3.2 Demographic characteristics

There are more female students being supported by SAAS (83,740 students, 56.6%) than male (64,180, 43.4%) (Figure 3.5). The percentage of female students has been increasing gradually since 2008-09 when 52.5% of students were female, and from 56.0% in 2016-17.

Figure 3.5: Full-time students age by gender

Type: Full-time | Session: 2017-18 | 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, around half of supported students are aged between 18 and 20 whilst just 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 (104,510) (Figure 3.6). This group of students accounted for around £555.2 million of the total support provided for all students (62.9%) at an average of £5,310 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), Independents Students Bursary (ISB), or Care Experienced Bursary (CEB)). As an example, if they were receiving the maximum level of YSB or ISB bursary

support (£1,875 for YSB or £875 for ISB) then that would indicate the student could be associated with the lowest income group.

The 545 care experienced students received £4.8 million of support at an average of £8,860 per student. The average bursary and grant payment was £7,240. Although this figure includes payments for DSA support, it remains lower than the Care Experienced Bursary of £7,625. This difference is due to some students withdrawing from their studies during the year. The Scottish Funding Council publishes figures relating to course completion rates, including for Care Experienced students, in its Report on Widening Access²⁰.

Of the 104,510 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 (90,420 students). Those where no income is recorded but the student is receiving the maximum level of ISB/YSB bursary support (with most of those being those in receipt of the Independent Student's Bursary) make up 11,625 students – these could be taken in conjunction with the 26,465 students from the lowest income group (up to £18,999) to give 38,090 students (25.8%) having low incomes. Similarly, a further 1,920 students received some other amount of main bursary support.

It should be noted that these proxy measures do 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 that the total support provided to students includes non-income assessed living cost grants, which are over and above the total bursary amount.

Just under one third (29.3%) of supported students (43,410) supplied information about their household income. Of those, 26,465 had a household income of less than £19,000 – 61.0% of all those who provided income information, or 17.9% of all supported students. This cohort of students are entitled up to the maximum amount of support available – and received on average £7,940.

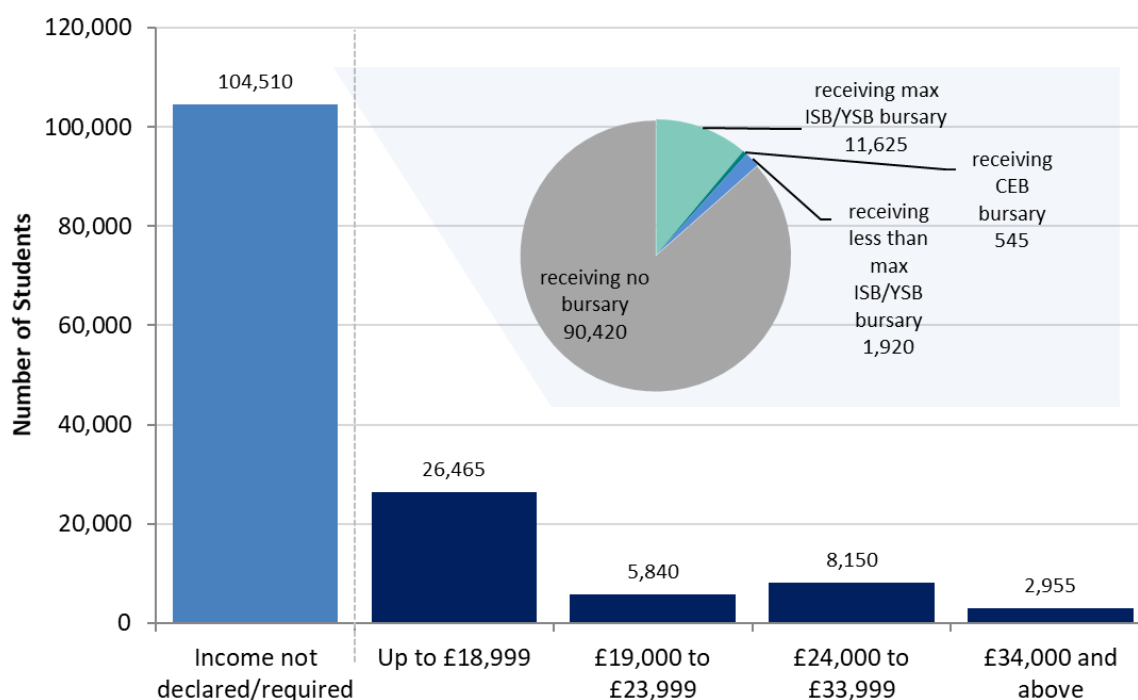
There were 2,955 students (2.0% of all supported students) who had a declared household income of £34,000 and above. Table A6 shows that they received on average £1,200 in bursaries and grants. Most of these are made up of those who receive a Disabled Students Allowance (which is non-means tested) or 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 be identified as overpayments and subsequently recovered.

20

http://www.sfc.ac.uk/web/FILES/statisticalpublications_sfcst062018/SFCST062018_Report_on_Widening_Access_2016-17.pdf

Figure 3.6: Full-time students' household income

Type: Full-time | Session: 2016-17 | See also: Table A6



3.3.4 Qualification level of course

Figure 3.7 shows that there was an increase in the proportion of supported students studying at postgraduate level. Conversely, the proportion of supported students studying at other levels has decreased.

Table A7 in Annex 4 shows that the numbers of students studying at each level has increased since 2016-17. The number of students studying for their first degree has been increasing gradually over the past decade and stood at 105,495 of all supported students (71.3%) in 2017-18.

Just below a quarter (23.1%) are studying at a “other undergraduate” level (34,140), which includes those studying below degree level. The number of students studying at a postgraduate level has increased sharply to 8,285 in 2017-18 (5.6% of all supported students) compared to 5,365 (3.7%) in 2016-17. This is because of a change in policy resulting in more postgraduate courses being eligible for support.

Figure 3.7: Full-time students qualification type by year

Type: Full-time | Session: 2008-09 to 2017-18 | See also: Table A7

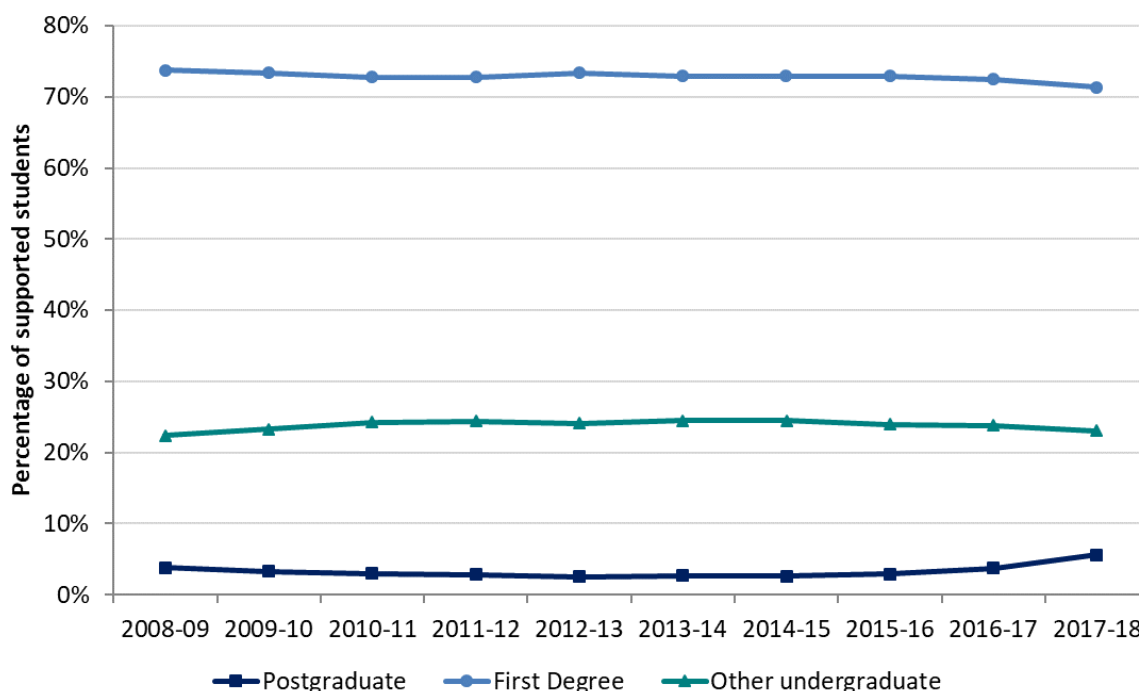


Table A7 in Annex 4 shows the level of qualification full-time students are studying for by whether they are Scottish domiciled or not. Around nine-in-ten (89.7%) of all supported students are Scottish domiciled students, of which 91,850 were studying at their first degree level (69.2% of all Scottish domiciles), whilst over a quarter (25.2%) were at the other undergraduate level (33,495). There were 7,335 (5.5%) receiving support at postgraduate level.

The vast majority of EU domiciled students supported by SAAS (89.5%) are studying at a first degree level (13,645), whilst those studying on other undergraduate courses or are studying postgraduate qualification levels make up 6.2% (950 students) and 4.2% (645 students) of all EU domiciled students respectively. Postgraduate students who are not on teacher training courses are supported through the Postgraduate Students' Allowances Scheme (PSAS)²¹. There were 950 EU nationals benefiting from the PSAS fee loan in 2017-18, an increase from 625 in 2016-17 (see Table A7).

²¹ 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).

3.4 Bursaries and Grants

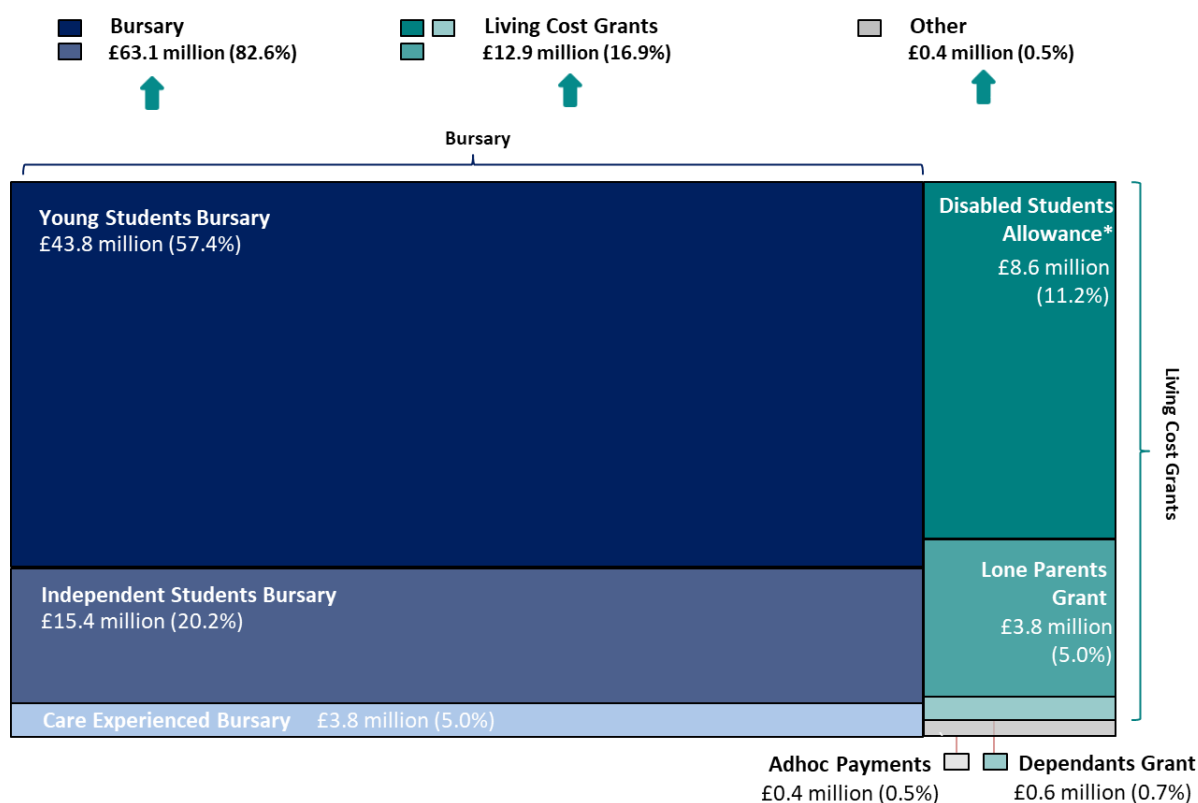
In 2017-18 there were 53,620 full-time undergraduate and postgraduate students in receipt of non-repayable bursary and grant support from SAAS, a 2.8 % increase from 2016-17 (52,165; Table A8).

A Care Experienced Bursary of £7,625 was introduced in 2017-18 for eligible undergraduate students under the age of 26 on the first day of the first academic year of their course, who have been looked after by a local authority. Students eligible for this bursary are not entitled to apply for a student loan for living costs. In 2017-18, there were 545 full-time undergraduate students in receipt of a non-repayable Care Experienced Bursary.

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

Type: Full-time | Session: 2017-18 | See also: Table A8 and Table A9

Awards made: 53,620 students receiving £76.3 million of support ↑



The total amount of support provided in bursaries and grants increased by 8.9% to £76.3 million in 2017-18.

Around four fifths (82.6%) of the total amount of bursary and grant support was provided through the main bursaries – YSB providing £43.8 million of support (£1,410 per student on average), ISB providing £15.4 million of support (£825 on average), and Care Experienced Bursary providing £3.8 million of support (£7,015 on average). The increase in bursary payments is largely due to the introduction of the Care Experienced Bursary.

Living costs grants accounted for less than one-fifth (16.9%) of the total amount of support (£12.9 million) in 2017-18 (an increase from 16.5% in 2016-17). The biggest living cost grant support was provided through the Disabled Students Allowance (£8.6 million) which accounted for 11.2% of all bursary and grant support.

Of the 53,620 students receiving any bursary or grant support, the majority of these (93.0%) are receiving either the Young Students Bursary (YSB) (31,120 or 58.0%) or the Independents Students Bursary (ISB) (18,735 or 34.9%). Both of these awards are designed to support students from household with a low income.

These students may also be entitled to additional living cost grants, such as the Lone Parents Grant (3,185)²² or the Disabled Students Allowance (4,655). 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.

Some students may be eligible for DSA support, but not any other support. In 2017-18, 550 students were categorised as DSA only. These students are not classed as supported students as they do not meet the requirements needed to obtain other support.

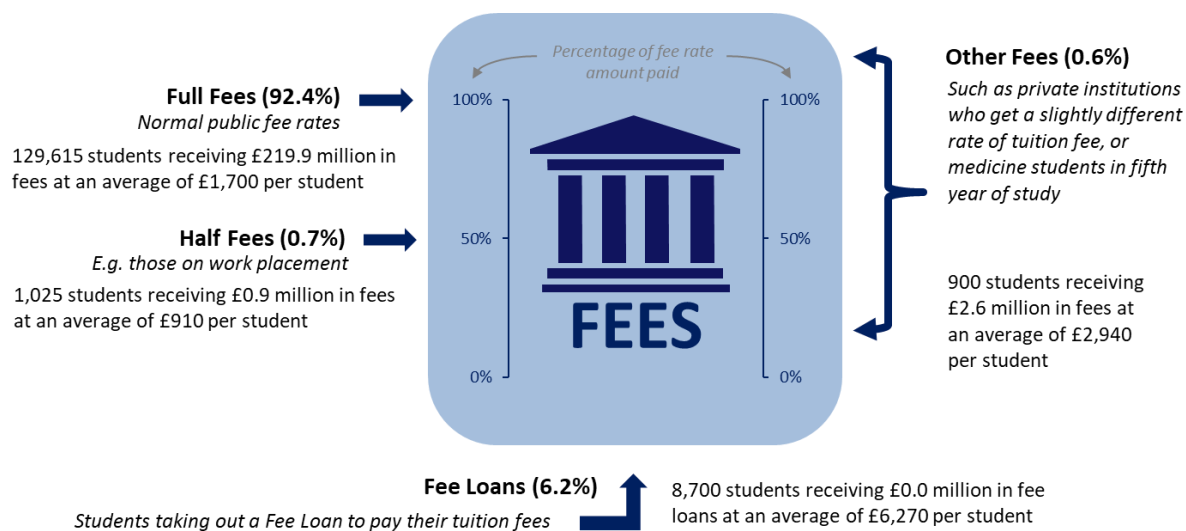
3.5 Tuition fees

The total number of students receiving tuition fee support, including fee loans, increased by 2.8% between 2016-17 (136,385) and 2017-18 (140,240) (Table A10). This equates to 94.8% of students receiving some form of fee support in 2017-18 – Figure 3.9 shows that of those receiving fee support, 93.8% of students received tuition fees whilst 6.2% received (repayable) loans.

²² 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: 2017-18 | See also: Table A10



The total amounts paid in fees or fee loans has increased by 7.3% from £259.0 million in 2016-17 to £278.0 million in 2017-18. This included a 46.6% increase in the amount of fee loans provided (£54.5 million). This will largely be due to the increase in postgraduate courses eligible for funding through SAAS.

Of those receiving any form of fee support in 2017-18, 92.4% were provided “full fees” – i.e. the normal public fee rate to cover the full cost of a course²³. There were 129,615 students receiving full fees, around £219.9 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 1,025 students receiving half fee support at an average of around £910 per student.

There was a further 900 students who received “other fees” rates which includes those studying at private institutions (who get a slightly different rate from the public fee rate). These could be above or below the full fee rate.

Since 2006-07, undergraduate students studying in the rest of UK have been eligible for fee loans, which have fees up to a maximum of £9,250 per year. In 2011-12, students supported from the Postgraduate Students’ Allowances Scheme (PSAS) also became eligible for fee loans. The number of students receiving fee loans in 2017-18 was 8,700 (a 43.8% increase from 6,050 in 2016-17). This will largely be due to the increase in postgraduate courses eligible for funding through SAAS and maintains the trend of annual increases (following a slight decrease in 2014-15).

²³ See description of tuition fees and fee rates in Annex 2.

3.6 Loans

In 2017-18, the number of full time undergraduate and postgraduate students who were authorised for a living cost loan was 99,895 – an increase of 2.4% compared to 97,550 in 2016-17 (Table A11). The total amount authorised was £528.4 million, at an average of £5,290 per student.

It should be remembered that the loans authorised by SAAS will be different to 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.

In addition, 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 around 99%.

3.6.1 Undergraduate loans

In 2017-18, the number of students who were authorised for a living cost loan was 96,005 – an increase of 0.6% compared to 95,425 in 2016-17 (Table A11). The total amount authorised was £510.9 million, at an average of £5,320 per student.

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

Type: Full-time | Session: 2017-18 | See also: Table A11

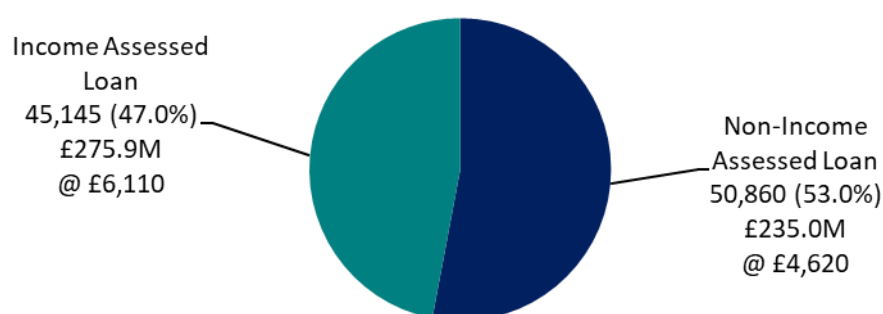


Figure 3.10 shows a summary of the loans authorised in 2017-18, which is the student's original loan entitlement based on their circumstances (as opposed to the amount finally authorised, which may be lower).

Just over half (53.0%) of all students authorised for a loan were entitled to the minimum non-income assessed loan. This was awarded to 50,860 students making up £235.0 million of loans at an average of £4,620 per student (based on final amount authorised).

There were 45,145 students authorised for a loan who were entitled to more than the minimum, receiving £275.9 million of support at an average of £6,110 per student (consisting of the non-income assessed loan amount and an additional amount based on their income).

3.6.2 Postgraduate loans

Full-time postgraduate students are eligible to apply for a living-costs loan of £4,500 on eligible full-time courses, but no further support is available through bursaries or living-costs grants. During a two year full-time course, this amount will be split and students will receive £2,250 per year. No living-costs loan support is available to part-time students. Eligible full-time and part-time students can apply for Disabled Students' Allowance. If students are studying for a PGDE, the funding package available is the same as a full-time undergraduate course.

In 2017-18, 3,890 postgraduate students were authorised for a loan (an 83.1% increase from 2,125 in 2016-17) making up £17.5 million of loans at an average of £4,500 per student (see Table A11).

3.7 Disabled Students' Allowance

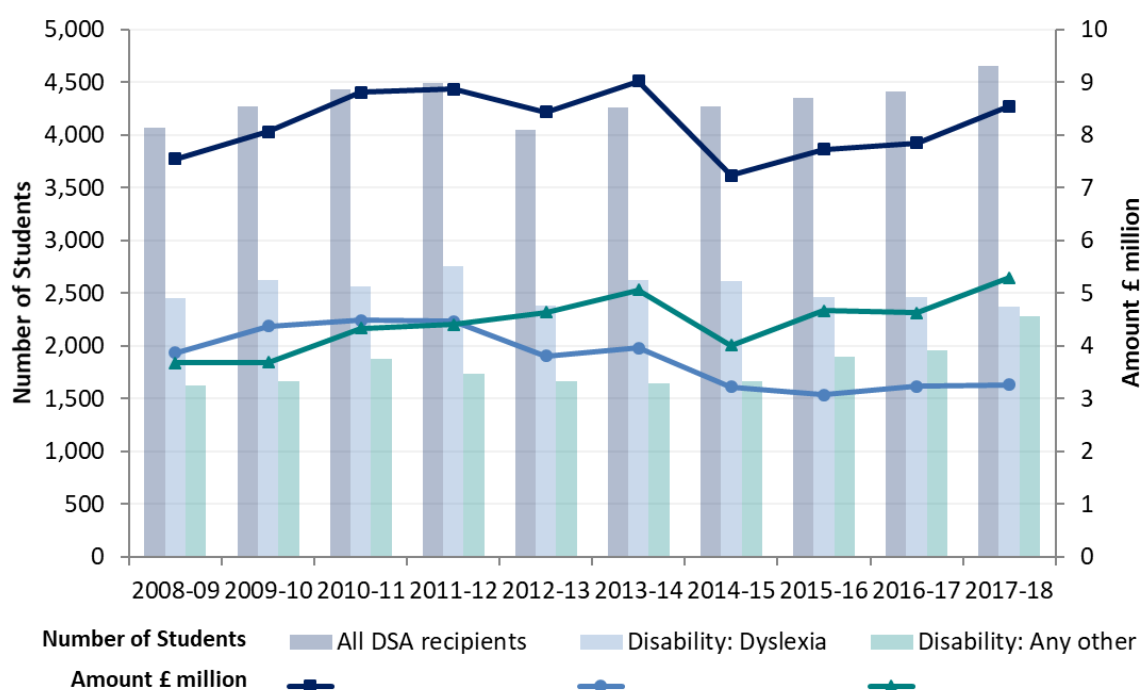
Figure 3.11 shows the number of full-time undergraduate and postgraduate students receiving support who are also provided with Disabled Students' Allowance (DSA) support and the total amounts paid out²⁴. The number of full time students receiving DSA support in 2017-18 was 4,655 (an increase of 5.4% from 4,415 in 2016-17). This figure does not include around 550 additional students who claimed DSA only (a decrease of 0.9% from 555 in 2016-17) and received £1.17 million in DSA payments. As these students are not considered eligible for any other student support packages, they are not classed as supported students and do not contribute to other figures within this publication.

The amount paid is dependent on the specific needs and circumstances of the student applying, meaning that the amount paid can vary substantially year on year. In addition, students applying for DSA support may also, in certain instances, receive equipment or other assistance directly from the Higher Education Institution they are studying at. In 2017-18, £8.55 million of support was provided through DSA to supported students at an average of around £1,840 per student (an increase from £1,780 in 2016-17).

²⁴ 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 2017-18.

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

Type: Full-time | Session: 2008-09 to 2017-18 | See also: Table A12



Dyslexia has historically been the single largest reason for students receiving DSA support. Over half of students (50.9%) received DSA support associated with their dyslexia (2,370). This amounted to £3.26 million of support in 2017-18, an average of £1,375 per student (an increase from £1,315 in 2016-17).

There were 2,285 students receiving DSA support in 2017-18 having some form of disability²⁵ other than dyslexia. These students received £5.30 million of support at an average of £2,320 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 (500 students receiving £1.19 million of support) and those with a mental health problem (495 students, £0.72 million) were the next biggest cohorts of students.

²⁵ 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 may be higher than the number recorded here.

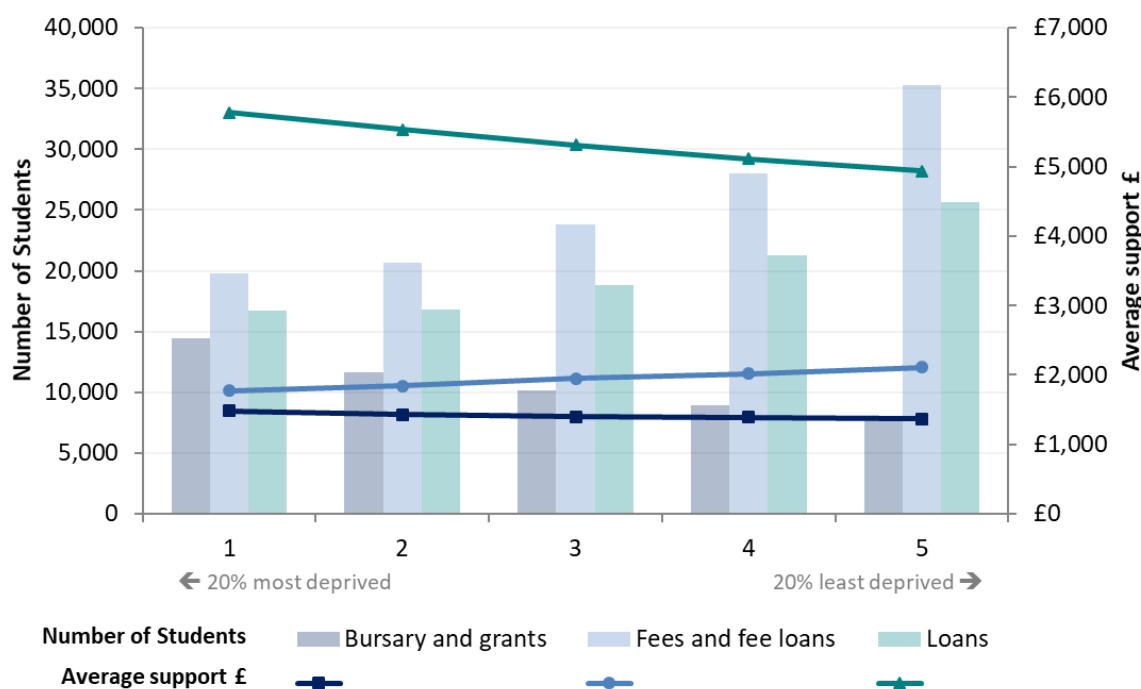
The group of students with a disability type which resulted in the highest average amount of DSA support were those with a hearing impairment (85 students receiving £5,785 each on average). Students can also access direct support from their institutions in addition to, or instead of DSA.

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. SIMD is an overall assessment of deprivation but within SIMD areas there can still be variation in income and standards of living. 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 areas²⁶.

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

Type: Full-time | 2017-18 | See also: Table A13



²⁶ 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.

Overall (supporting details in Table A13), there is a marked difference in the number of students with 21,635 (16.0%) coming from the 20% most deprived areas through to 36,775 (27.2%) in the 20% least deprived areas. The average amount of support per student shows the opposite – those from deprived areas receive more support on average (£7,080) than others (down to £5,770).

Figure 3.12 shows that bursary and grant support is directed more towards those from deprived areas with 14,465 (27.2% of all bursary and grant supported students) compared to 8,045 (15.1%) for those from the least deprived areas. Despite the differences in numbers of students supported in each SIMD quintile, the average bursary and grant support per student is closer, ranging from £1,370 to £1,480. 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, which includes fees to cover free tuition and the use of fee loans in certain circumstances, differs from that for bursary and grant support. In particular the average per student is much lower for those from deprived areas (£1,770) compared to those from the least deprived areas (£2,110). This difference is accounted for in part by the fact that a higher proportion of students from the most deprived SIMD areas are studying on courses below degree level (8,925 or 41.2%) compared to those from the least deprived areas (5,438 or 14.8%). Courses below degree level attract a lower fee rate (£1,285) as compared to degree level studies (£1,820). In addition, those from less deprived communities are also more likely to receive fee loans, made available for students studying elsewhere in the UK to pay part or all of their fees. These fee loans are higher amounts again and are included in the overall fees figures.

4. Part-time students

Students who are undertaking an undergraduate level course or a Professional Graduate Diploma in Education (PGDE)²⁷ 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

- ↑ 19,470 supported students In 2017-18 there were 19,470 students receiving support through the PTFG scheme, a 7.8% increase compared to 18,065 in 2016-17
- ↑ £15.7 million total support package The total value of the support package was £15.7 million in 2017-18, at an average of £810 per student (£800 in 2016-17)

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 2017-18, there were 19,470 students provided PTFG support (7.8% increase from 2016-17). The total amount of support provided was £15.7 million, with an average of £810 per student.

²⁷ 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: 2009-10 to 2016-17

	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18
Number of students	7,230	7,710	7,535	14,870	15,585	16,575	18,065	19,470
Amount of support (£ million)	3.6	3.4	3.3	10.4	11.4	12.8	14.4	15.7
Average per student (£)	490	450	440	700	730	780	800	810

Around seven-in-ten (71.7%) of part-time students supported by SAAS are female (13,955) compared to 28.0% male (5,460) (Table 4.2). There were also a further 55 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. Over three quarters of all part-time students (79.7%) are aged 25 and over, though proportionally fewer males are from the 25 and over group (75.0%) compared to females (81.5%).

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

Type: Part-time | Session: 2009-10 to 2016-17

	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18
Total	7,230	7,700	7,375	14,870	15,585	16,575	18,065	19,470
17 and under	10	120	105	100	100	95	110	110
18 to 20	395	745	705	925	875	890	1,120	1,125
21 to 24	1,020	1,110	1,060	1,980	2,090	2,425	2,625	2,730
25 and over	5,800	5,725	5,505	11,865	12,520	13,160	14,210	15,510
Female	5,085	5,550	5,350	10,215	10,860	11,710	12,890	13,955
17 and under	5	70	50	50	45	35	35	55
18 to 20	135	310	315	485	500	500	640	675
21 to 24	620	765	705	1,310	1,345	1,635	1,755	1,855
25 and over	4,325	4,400	4,280	8,375	8,965	9,515	10,420	11,370
Male	2,140	2,155	2,025	4,570	4,640	4,805	5,115	5,460
17 and under	*	50	60	50	55	60	75	50
18 to 20	260	435	390	435	370	385	475	440
21 to 24	405	345	355	660	730	785	865	865
25 and over	1,475	1,325	1,225	3,425	3,495	3,600	3,735	4,095
Missing	~	~	160	85	85	55	60	55

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 at Higher Education level. For a more detailed 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 Dependents Allowance or Childcare Allowance.

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

5.1 Key findings

↑ 9,015 supported students

In 2017-18 there were 9,015 students receiving support through the NMSB scheme, compared to 8,910 in 2016-17

↑ £66.9 million total support package

The total value of the support package was £66.9 million in 2017-18, at an average of £7,430 per student (an increase from £7,090 in 2016-17)

↓ 83.0% of support from main bursary

In 2017-18, 83.0% of financial support was provided through the non-income assessed bursary, awarded to 9,015 supported students (average of £6,160 per student)

↔ Less than one in ten are male

Less than one in ten supported students are male (760) compared to 91.6% females (8,255): over half of males (56.6%) are aged 25 and over

5.2 Support provided to students

There were 9,015 students who received financial support from SAAS in the 2017-18 academic session (Table 5.1). On average these students received around £7,430 each, an increase from £7,090 in 2016-17. This increase is due to changes in the amount paid out for: Single Parent allowance (increased by £1,000 to £2,303); Childcare allowance (increased by £1,250 to £2,466); and Dependants' allowance (increased by £1,000 to either £1,557 or £3,640 per Dependant).

Table 5.1: Nursing and Midwifery support by year

Type: Nursing and Midwifery | Session: 2011-12 to 2017-18²⁸

	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18 ^P
Total							
Number of students	9,320	8,755	8,225	8,425	8,780	8,910	9,015
Amount (£ million)	64.9	61.2	56.6	58.7	61.5	63.1	66.9
Average per student (£)	6,970	6,990	6,880	6,970	6,950	7,090	7,430

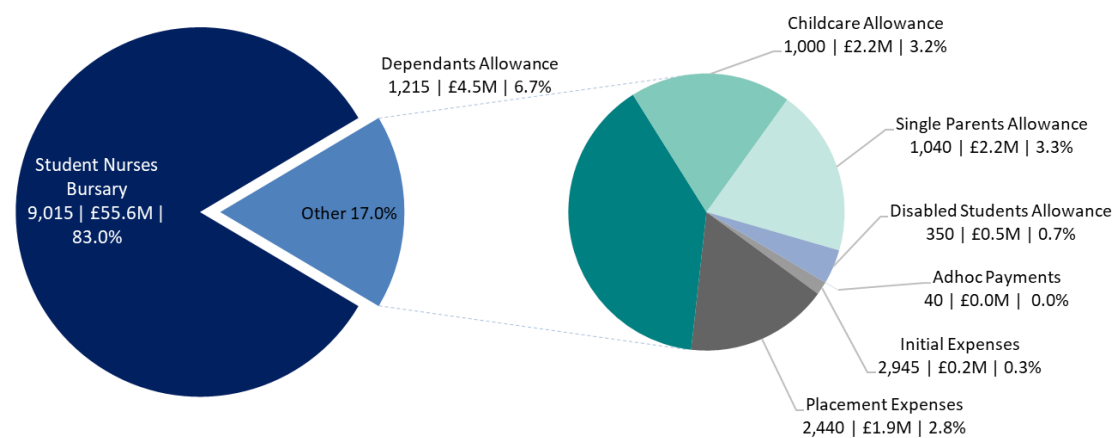
In the Higher Education Student Support in Scotland 2016-17 statistical publication, there was a reported 8,915 students who had received financial support for the 2016-17 session. These have been finalised as being 8,910 in this report. Similarly, further support will be provided for students who started their studies as part of the January 2018 intake. These students have received around £63.1 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 9,015 students, making up 83.0% of all financial support (£55.6 million).

²⁸ Provisional results for 2017-18: final results will be published within the 2018-19 report (provisionally scheduled for October 2019).

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

Type: Nursing and Midwifery | Session: 2017-18



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

The remaining 17.0% of financial support is provided through additional allowances and expenses. As mentioned previously, the amount paid out for dependants, childcare and single parent allowances increased in 2017-18.

Just 6.7% of the total support is provided through the Dependants Allowance²⁹, with 1,215 students receiving this at an average of £3,680 per student.

Further support is provided to students with children. There were 1,040 students who received the Single Parents Allowance (£2.2 million of support at an average of £2,140 per student) and 1,000 who received the Childcare Allowance³⁰ (£2.2 million at £2,150 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 2017-18, 2,440 students have so far received Placement Expenses (£1.9 million of support at an average of £780 per student). First year students also receive Initial Expenses³¹ (2,945 students receiving £60 each).

²⁹ 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.

³⁰ Available to students who have children and have expenses for registered or formal childcare.

³¹ 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: 2017-18

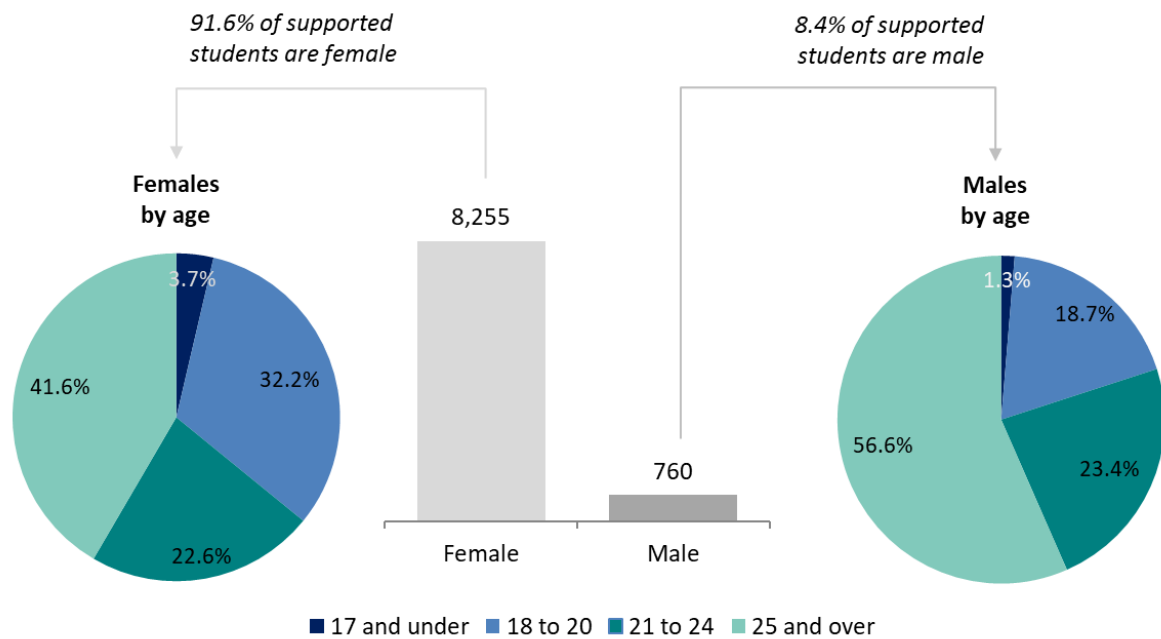


Figure 5.2 shows that the vast majority of supported students in 2016-17 are female – 8,255 (91.6%) female compared to 760 (8.4%) male. Comparatively there are more males who are aged 25 and over (430, or 56.6% of all males), whilst females show a more equitable split across other age groups (with 41.6% 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 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. SAAS provides guidance to universities and colleges to help them in the operation of the Discretionary Funds scheme.

A separate Discretionary Childcare Fund is also available for students 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 childcare³². 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 2016-17 session.

³² 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.

6.1 Key findings

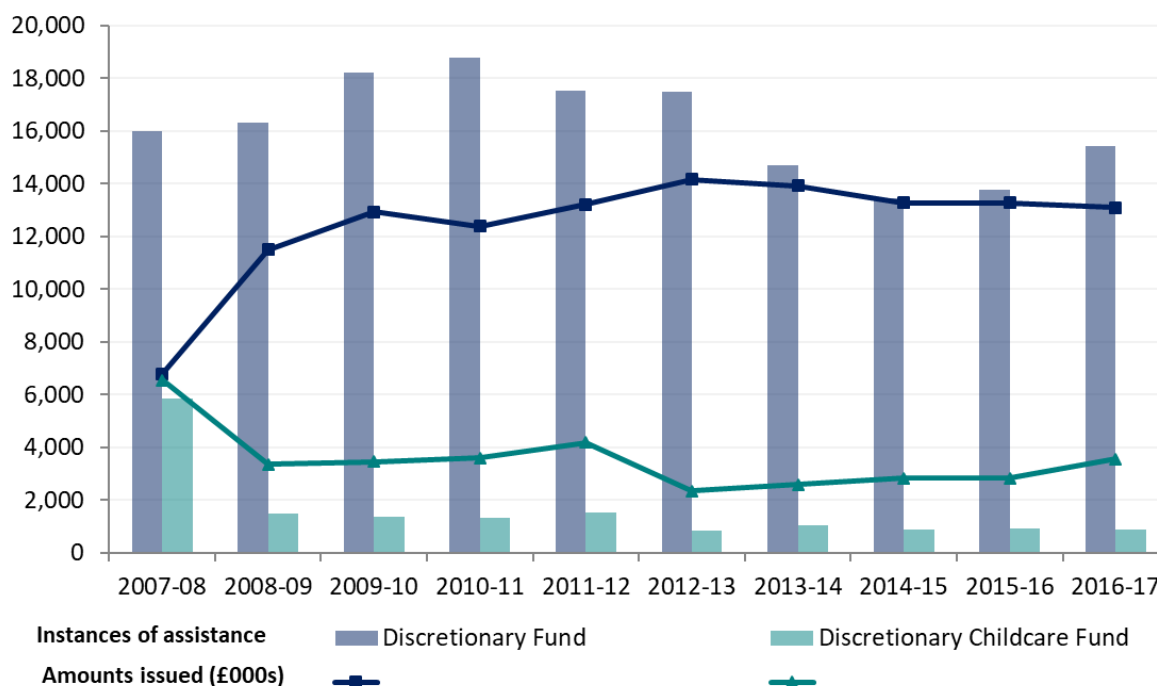
<p>↑ 15,425 instances of Discretionary Fund support</p>	<p>There were 15,425 instances of assistance through the Discretionary Fund in 2016-17, providing £13.1 million of support (average of £850 per instance of support)</p>
<p>↓ 870 instances of Childcare Fund support</p>	<p>The number of instances of assistance through the Childcare Fund decreased from 990 in 2015-16 to 870 in 2016-17, providing £3.6 million of support (average £4,080 per instance of support)</p>
<p>↑ General living expenses £11.1 million</p>	<p>Discretionary Fund support was most typically provided for “general living expenses”, issued 12,025 times, an increase since 2015-16 (10,275 instances) at an average of £920 each time.</p>

6.2 Support provided to students

Figure 6.1 shows that the instances of support provided through the Discretionary Funds scheme has increased from 13,770 in 2015-16 to 15,425 in 2016-17. This is the second consecutive year where an increase in the instances of support has been reported. The total amount of funds issued to institutions remained similar to 2015-16. The scheme is administered by institutions, who take decisions on the specific allocation of funds to students.

Figure 6.1: Discretionary Fund and Discretionary Childcare Fund support

Type: Discretionary | Session: 2007-08 to 2016-17



In 2016-17, universities and colleges provided 15,425 instances of assistance to students under the Discretionary Fund (Table 6.1). The total value of support was £13.1 million, with an average of £850 per instance of assistance – a decrease of £120 per instance of assistance compared to the £970 average figure in 2015-16.

There were a further 870 instances of assistance for the Discretionary Childcare Fund for £3.6 million of support. The average award in 2016-17 was £4,080: this is a 21.2% increase compared to 2015-16 (£3,365 average award).

Table 6.1: Discretionary Fund and Discretionary Childcare Fund support

Type: Discretionary | Session: 2007-08 to 2016-17

	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17
Discretionary Fund										
Instances of assistance	15,995	16,310	18,230	18,805	17,530	17,510	14,690	13,460	13,770	15,425
Amounts issued (£ million)	11.5	12.9	12.4	13.2	14.2	13.9	13.3	13.3	13.3	13.1
Average per instance (£)	720	790	680	700	810	800	900	990	970	850
Discretionary Childcare Fund										
Instances of assistance	1,480	1,360	1,315	1,505	840	1,015	865	895	990	870
Amounts issued (£ million)	3.3	3.5	3.6	4.2	2.3	2.6	2.8	2.8	3.3	3.6
Average per instance (£)	2,260	2,540	2,730	2,780	2,790	2,540	3,260	3,150	3,365	4,080

Table 6.2 outlines how the Discretionary Fund support was used. Most typically it was provided for “general living expenses”, issued 12,025 times at an average of £920 for each instance of assistance (compared to £1,060 in 2015-16).

Although there is a separate Discretionary Childcare Fund, the Discretionary Funds can also be used for childcare purposes – in 2016-17 there were 445 instances of assistances (£0.5 million at an average of £1,090).

Table 6.2: Discretionary Fund support by type of support

Type: Discretionary | Session: 2016-17

	Instances of assistance	Amounts issued (£ million)	Average per assistance (£)
Total	15,425	13.1	850
Support to students	15,425	13.1	850
General living expenses	12,025	11.1	920
Travel	890	0.5	550
Childcare	445	0.5	1,090
Bursary / Scholarship	150	0.2	1,070
Short-term loans not repaid in the academic year	25	0.0	240
Disability diagnosis costs	1,770	0.4	250
Equipment	1,355	0.2	120
Administration of scheme	~	0.3	~

Around £0.3 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

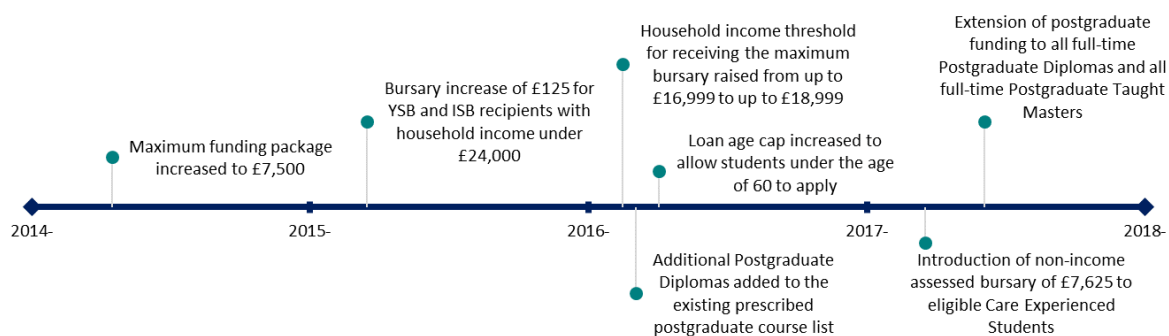
This section provides an overview of changes to undergraduate student funding policy over recent years, providing greater detail in support of the policy overview in chapter 2.

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. Diagram A1 provides an overview of how student funding support has changed over recent years.

Diagram A1: Timeline of changes to student funding support

See also: Diagram A2 for further definitions



The 2013-14 session saw substantial changes made to simplify the student support system as part of the Post 16 Education Reform Program³³. This meant that the types and value of support students received changed substantially from 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).

One of the main changes brought in for 2013-14 was a simplification of the income assessment element, with fixed income thresholds³⁴ introduced with a set amount of support within each band (rather than a sliding scale proportionate to the actual income value). The thresholds of the income bands were adjusted in 2016-17, with the lowest

³³ <http://www.gov.scot/topics/education/post16reform>

³⁴ Below £19,000, between £19,000 and £23,999, between £24,000 and £33,999, and £34,000 and above

income band expanding from £0-£16,999 to £0-£18,999. This impacted on the second lowest income band, with the band moving from £17,000-£23,999 to £19,000-£23,999.

The amounts awarded in bursaries were also changed in 2016-17. The amount awarded for the Young Students' Bursary (YSB) to applicants in the lowest income band increased from £1,750 to £1,875 and for applicants in the second lowest income band the amount awarded changed from £1,000 to £1,125. For the Independent Students' Bursary (ISB), the amount awarded as a bursary was increased from £750 to £875. The implications for support type is provided in the following sections.

In 2017-18, a Care Experienced Bursary of £7,625 was introduced for eligible undergraduate students under the age of 26 on the first day of the first academic year of their course, who have been looked after by a UK local authority. Postgraduate funding was extended to include all full-time taught Postgraduate Diplomas and all full-time Postgraduate taught Masters.

Diagram A2: Summary of types of support available by year

Type of support	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	Comments
Bursary											
Young Students' Bursary (YSB)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	In 2016-17 the upper threshold of the lowest income band was raised from £16,999 to £18,999 and bursaries were increased for the lowest two income bands (lowest income band £1,750 to £1,875; second lowest income band £1,000 to £1,125)
Independent Students' Bursary (ISB)	×	×	✓	✓	✓	✓	✓	✓	✓	✓	In 2016-17 the upper threshold of the lowest income band was increased from £16,999 to £18,999 and the amount awarded as a bursary was increased from £750 to £875
Care Experienced Bursary	×	×	×	×	×	×	×	×	×	✓	Introduction of non-income assessed bursary of £7,625 to eligible Care Experienced Students
Students' Outside Scotland Bursary (SOSB)	✓	✓	✓	✓	✓	×	×	×	×	×	From 2013-14 receive standard student support.
Scottish Government Health Directorate Bursary	✓	✓	✓	✓	✓	×	×	×	×	×	For Allied Health Profession students. From 2013-14 receive standard student support.
Supplementary Grants											
Dependants' Grant	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
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	✓	✓	✓	×	×	×	×	×	×	×	Costs subsumed within the income-assessed student loan from 2011-12 onwards. We still pay travel expenses to eligible students receiving DSA (through the DSA scheme) and students on a year abroad (through ad-hoc payments).
Standard Maintenance Allowance	✓	✓	✓	✓	×	×	×	×	×	×	
Lone Parents' Childcare Grant	✓	✓	✓	×	×	×	×	×	×	×	Paid directly by institutions from 2011-12 onwards
Other Payments											
Ad-hoc payments	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Adjustment payments	✓	✓	✓	×	×	×	×	×	×	×	
Tuition Fees											
Tuition fees	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Fee loans	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Introduced in 2006-07 for Scottish students studying outside Scotland. Postgraduate students on PSAS scheme eligible from 2012-13 onwards.
Loan											
Living cost loans	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Postgraduate loans were introduced in 2015-16

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 £19,000 would be entitled to a bursary of up to £875 a year. Young, or dependant, students with a household income of less than £34,000 are entitled to a bursary of £500 to £1,875 a year. Those with income above the relevant income thresholds would receive no bursary. In 2016-17, the Young Students' Bursary and Independent Students Bursary income thresholds were changed from £17,000 to £19,000 for the maximum payment. This meant that in 2016-17, 2,865 additional students qualified for a bursary or saw their bursary funding increase as a result of the income threshold changes.

Bursaries

The **Young Students' Bursary** (YSB) income thresholds were changed in 2016-17, from £17,000 to £19,000 for the maximum payment. The maximum amount of YSB available to students was also increased in 2016-17 from £1,750 to £1,875 and for household incomes between £19,000 and £24,000 the bursary was increased from £1,000 to £1,125. 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 dependant 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 an element 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. In 2016-17 this was changed so that only those with a household income of less than £19,000 received support, up to a maximum of £875.

It should be noted that in 2015-16 an additional £125 in bursary support (paid as a separate one off payment) was paid to eligible students receiving either the Young Students' Bursary (YSB) with a household income under £24,000 or Independent Students' Bursary (ISB) with a household income under £19,000. This payment was then incorporated into the increased maximum bursary payment for 2016-17.

Care Experienced Bursary was introduced in 2017-18 to support those with Care Experience in accessing education. Undergraduate students under 26 years of age, on the first day of the first academic year, who have been looked after by a Local Authority in the UK are eligible for a Care Experienced Bursary of £7,625. This is a non-income assessed bursary, which is placed alongside a tuition fee grant. This bursary is not payable alongside any the Young Students' Bursary or the Independent Students Bursary, and students entitled to the Care Experienced Bursary are not eligible to living-costs loan support but may apply for living-cost grants.

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 further increased to £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 received the standard student support (e.g. YSB).

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 ad hoc payments in its initial year. From 2011-12 onwards, the grant is paid out by institutions as part of the Childcare Fund, 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 who started their course prior to 2017-18. 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.

There was a similar reciprocal arrangement in place for **Nursing and Midwifery** students. From 2017-18, new Scottish students studying Nursing and Midwifery in RUK receive the normal RUK funding package, including tuition fee loan. This is a result of the reciprocal arrangements ending for new students from 2017-18. 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 £9,250, or up to £6,165 for those studying at private institutions.

From 2017-18, students studying on eligible postgraduate courses in the UK were eligible for a tuition fee loan of up to a maximum of £5,500 to cover their entire course. Between 2012-13 and 2017-18, students studying on eligible postgraduate diploma courses in the UK were eligible for a tuition fee loan of up to £3,400 for full-time study, and from up to £1,700 for part-time study. Prior to 2012-13, postgraduate students were eligible for fee payments which they did not have to pay back.

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.

The living-costs loan is not available to part-time postgraduate students, those over 60 years of age and EU Nationals coming to Scotland to study.

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. This was linked to the introduction of a minimum income commitment for Scottish students through increased access to student loans, focusing 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.

Student loans from 2016-17 onwards

Following the outcome of a review of the loan age cap policy, Ministers agreed to increase the existing threshold from 2016-17. The loan regulations were changed in October 2016 to allow students under the age of 60 on the first day of the first academic year of their course to apply for a living cost loan. Previously the age cap was set at 55. In 2016-17, this meant that an additional 120 students aged between 55 and 60 were eligible for a living cost loan.

Other loan developments

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 Individual Learning Account (ILA) 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.

Full-time postgraduate students on eligible courses at a publicly funded college or university can apply for a living-costs loan of up to £4,500. Previous study at undergraduate level is not taken into account, and students who have received funding for a previous postgraduate course may still be eligible for a living-costs loan.

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 there are 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 the circumstances when it is necessary 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) was removed from 2013-14 and 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, including in circumstances where 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 2016-17

Type: Full-time | Session: 2016-17

Household income	Young students		Independent students		All
	Bursary	Loan	Bursary	Loan	
£0 to £18,999	£1,875	£5,750	£875	£6,750	£7,500
£19,000 to £23,999	£1,125	£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 provides a contribution to the fee, which in some cases may require the student to make an additional contribution from other 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 £1,875 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 £19,000 are entitled to a bursary of up to £875 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.

Care Experienced

Care Experienced

Care Experienced students eligible for a Care Experienced Bursary are those under the age of 26 who have been looked after by a Local Authority in the UK in the form of foster care, adoption, kinship care, residential care or subject to a Supervision Requirement.

Disabled students

DSA

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.

DSA travel costs

From 2011-12 onwards, travel costs paid to DSA students are included in DSA payments.

Disability types

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' publication³⁵.

³⁵ <http://www.scotland.gov.uk/Publications/2011/10/25133537>

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 students 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 out-with Scotland</i>	Scottish domiciled students studying out-with Scotland are eligible for tuition fee loan support, a loan for living cost grants and, depending on individual circumstances, bursaries and living cost grants.
<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 Scotland may get additional living cost support.

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, as 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.
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<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.
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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.
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<i>College</i>	A college is an institution which typically awards Further Education qualifications such as a National Certificate, Higher Education qualifications such as a Higher National Certificate (HNC) and may also offer other vocational and trade qualifications. Some colleges offer degree level courses.
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<i>'Other institution' types</i>	Private colleges and training providers.
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<i>Institution</i>	The term institution may be used in this publication to refer to universities and colleges.
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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 of up to £4,750 is available to all students 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 a household 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 a household income of £34,000 and above are entitled to a loan of £4,750.

Full time postgraduate students on eligible courses are entitled to a non-income assessed loan of up to £4,500 for the duration of their course.

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 2016-17 is not yet complete. This is because there are two intakes for students in the year, with those starting around January 2017 not yet through a full year of support. The most recent available data for a fully completed session is 2015-16, though we have included provisional estimates for 2016-17 also.

NMSB support

All eligible students get a non-means tested bursary of £6,578 in 2016-17, other than those taking the four year honours degree who 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

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).

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>	<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> <p>In 2016-17, up to ten additional taught one year (two years for part-time) Postgraduate Diplomas per university were added to the existing prescribed course list.</p> <p>In 2017-18, all one-year postgraduate diplomas and one and two year taught masters courses delivered by Scottish Institutions were added to the eligibility list of courses for postgraduate funding.</p>
<p>Comparability with other statistical sources</p>	<p>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.</p>
<p>Exceptions to classifications</p>	<p>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).</p>
<p>Postgraduate funding scheme</p>	<p>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.</p>

Spatial disaggregations

Scottish Index of Multiple Deprivation

The Scottish Index of Multiple Deprivation (SIMD)³⁶ 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 2016 classification was used. It divides Scotland into 6,976 small areas, called datazones, each containing around 350 households. The Index provides a relative ranking for each datazone, from 1 (most deprived) to 6,976 (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.

³⁶ <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 dependant on them; or, are married, in a Civil Partnership or living with a partner who is not a student.

Young

Young, or dependant, 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 studying in the rest of the UK are eligible for tuition fees up to £9,250 from their fifth year of study. 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 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. Additional changes were made in 2017-18, enabling students studying PSAS courses to receive fee loan support.



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 2017-18 session (or 2016-17 for some schemes) as at October 2018.

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 Statistics³⁷ 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 2017-18 academic session (or 2016-17 for some schemes where noted). This is generally considered to be for courses starting between 1st August 2017 and 31st July 2018.

³⁷ <http://www.statisticsauthority.gov.uk/assessment/code-of-practice>

The data extracts are as at October 2018.

It should be noted that the funding students were entitled to for the 2017-18 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 2017-18 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 2017-18 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 2016-17 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 2018 intake for the 2017-18 session will typically be funded through to December 2018. The 2017-18 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 2018-19 session publication when available and will be clearly marked as such³⁸.

Analysis for the Discretionary and Discretionary Childcare Funds (chapter 6) is 2016-17 only.

The analysis presented in Annex 5 (Early analysis of 2018-19 applications) are based on a snapshot and are indicative of the number of applications received by 1st September 2018 only. These will not be revised, and instead be superseded by final 2018-19 results when available (see footnote ³⁸).

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.

³⁸ Provisionally scheduled for release in October 2019.

Comparability with other sources

Student finance across the rest of the UK (outside Scotland) is provided through Student Finance England³⁹, Student Finance Wales⁴⁰ and Student Finance Northern Ireland⁴¹. The Student Loans Company (SLC)⁴² 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 Ireland⁴³.

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*' publication⁴⁴.

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 Allowances⁴⁵.

The Scottish Funding Council (SFC) helps fund teaching and research in Scottish institutions⁴⁶. 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 bodies⁴⁷.

³⁹ <https://www.gov.uk/browse/education/student-finance>

⁴⁰ <http://www.studentfinancewales.co.uk/>

⁴¹ <http://www.studentfinancenirni.co.uk>

⁴² <http://www.slc.co.uk/>

⁴³ <http://www.slc.co.uk/official-statistics/financial-support-awarded.aspx>

⁴⁴ <http://www.slc.co.uk/official-statistics/student-loans-debt-and-repayment/scotland.aspx>

⁴⁵ <http://www.scotland.gov.uk/Topics/Statistics/Browse/Lifelong-learning/>

⁴⁶ <http://www.sfc.ac.uk/PublicationsStatistics/statistics/statistics.aspx>

⁴⁷ <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 2017-18 prices⁴⁸.

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.

⁴⁸ GDP deflators at market prices, and money GDP: June 2017 (Quarterly National Accounts)
<https://www.gov.uk/government/statistics/gdp-deflators-at-market-prices-and-money-gdp-june-2017-quarterly-national-accounts-june-2017>



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 website⁴⁹.

⁴⁹ http://www.saas.gov.uk/_forms/statistics_1718.xlsx

Table A1: Full-time students type of support provided

Type: Full-time | Session: 2008-09 to 2017-18

	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18
Total Support										
Number of students	124,845	130,680	133,175	133,990	135,375	137,270	139,370	141,235	143,500	147,920
Amount (£ million)	482.6	522.4	571.9	570.3	584.3	734.7	781.3	813.3	844.7	882.7
Average per student	3,870	4,000	4,290	4,260	4,320	5,350	5,610	5,760	5,890	5,970
Total Support (excluding Fees)										
Number of students	91,690	94,545	95,850	93,910	93,910	97,515	99,975	103,705	107,720	111,095
Amount (£ million)	291.9	308.7	351.0	347.3	354.9	494.5	532.5	559.3	585.6	604.7
Average per student	3,180	3,260	3,660	3,700	3,780	5,070	5,330	5,390	5,440	5,440
Bursaries and grants										
Number of students	57,590	60,870	68,960	55,685	54,130	53,435	52,315	49,815	52,165	53,620
Amount (£ million)	105.0	111.5	127.7	103.4	100.6	64.9	63.6	66.1	70.1	76.3
Average per student	1,820	1,830	1,850	1,860	1,860	1,210	1,220	1,330	1,340	1,420
Fees and Fee Loans										
Number of students	118,055	124,340	126,630	125,790	127,090	130,990	133,460	134,760	136,385	140,240
Amount (£ million)	190.6	213.7	220.8	223.0	229.5	240.7	249.0	254.0	259.0	278.0
Average per student	1,610	1,720	1,740	1,770	1,810	1,840	1,870	1,890	1,900	1,980
Loans										
Number of students	77,170	79,075	79,395	80,875	81,640	85,655	88,985	93,530	97,550	99,895
Amount (£ million)	187.0	197.2	223.3	243.9	254.3	429.6	468.8	493.2	515.5	528.4
Average per student	2,420	2,490	2,810	3,020	3,110	5,020	5,270	5,270	5,280	5,290
Total support, real terms 2017-18 prices										
Amount (£ million)	557.0	594.5	638.9	628.9	631.7	779.9	818.8	845.7	859.1	882.7
Average per student	4,460	4,550	4,800	4,690	4,670	5,680	5,880	5,990	5,990	5,970

Table A2: Full-time students domicile of student

Type: Full-time | Session: 2008-09 to 2017-18

	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18
Total Support										
Number of students	124,845	130,680	133,175	133,990	135,375	137,270	139,370	141,235	143,500	147,920
Amount (£ million)	482.6	522.4	571.9	570.3	584.3	734.7	781.3	813.3	844.7	882.7
Average per student	3,870	4,000	4,290	4,260	4,320	5,350	5,610	5,760	5,890	5,970
Scottish Domiciles										
Number of students	115,300	119,660	121,855	122,115	121,990	123,725	124,930	126,530	128,710	132,680
Amount (£ million)	465.9	502.2	550.8	548.0	559.5	709.1	754.1	784.7	815.8	850.8
Average per student	4,040	4,200	4,520	4,490	4,590	5,730	6,040	6,200	6,340	6,410
EU Domiciles										
Number of students	9,545	11,020	11,320	11,870	13,385	13,550	14,440	14,710	14,785	15,240
Amount (£ million)	16.7	20.2	21.1	22.4	24.9	25.6	27.1	28.6	28.8	32.0
Average per student	1,750	1,830	1,860	1,880	1,860	1,890	1,880	1,950	1,950	2,100

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

Type: Full-time | Session: 2008-09 to 2017-18

<i>Number of students</i>	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18
Total	124,845	130,680	133,175	133,990	135,375	137,270	139,370	141,235	143,500	147,920
Universities	99,140	102,715	103,475	103,410	104,910	106,460	108,095	110,055	111,960	116,360
Colleges	25,495	27,735	29,440	30,300	30,105	30,415	30,860	30,725	31,005	30,980
Other	205	235	260	280	360	395	415	455	535	585
In Scotland	120,345	126,465	129,015	129,925	131,520	133,365	135,550	137,365	139,425	143,550
Universities	94,935	98,800	99,625	99,630	101,320	102,815	104,550	106,465	108,190	112,305
Colleges	25,270	27,505	29,205	30,085	29,930	30,240	30,670	30,540	30,800	30,785
Other	140	160	185	205	270	307	330	360	435	460
Outwith Scotland	4,495	4,215	4,160	4,065	3,855	3,905	3,820	3,875	4,075	4,375
Universities	4,205	3,915	3,850	3,775	3,590	3,645	3,545	3,590	3,770	4,055
Colleges	225	230	240	215	175	175	190	185	205	195
Other	65	75	75	75	90	85	85	95	100	120

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

Type: Full-time | Session: 2017-18

	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)
Total	147,920	882.7	53,620	76.3	140,240	278.0	99,895	528.4
Universities	116,360	701.6	35,910	51.2	111,815	239.7	79,200	410.7
Colleges	30,980	177.3	17,480	24.9	27,915	37.2	20,235	115.2
Other institution	585	3.9	225	0.3	510	1.1	460	2.5
Scotland	143,550	828.9	52,285	74.4	136,315	245.3	96,155	509.2
Universities	112,305	651.2	34,690	49.4	108,130	208.7	75,745	393.0
Colleges	30,785	175.1	17,410	24.8	27,770	36.0	20,065	114.3
Other institution	460	2.7	185	0.2	410	0.5	350	1.9
Outwith Scotland	4,375	53.9	1,330	1.9	3,925	32.7	3,740	19.2
Universities	4,055	50.4	1,220	1.8	3,680	31.0	3,455	17.7
Colleges	195	2.2	70	0.1	145	1.2	170	0.9
Other institution	120	1.3	40	0.06	100	0.6	110	0.6

Table A5: Full-time students age by gender

Type: Full-time | Session: 2008-09 to 2017-18

<i>Number of students</i>	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18
Total	124,845	130,680	133,175	133,990	135,375	137,270	139,370	141,235	143,500	147,920
17 and under	11,625	11,820	10,985	10,795	10,595	10,625	10,660	10,365	10,655	10,275
18 to 20	61,180	64,480	66,935	68,490	70,190	70,315	71,070	70,825	71,685	72,360
21 to 24	32,010	33,650	34,185	33,900	34,615	35,980	37,290	39,090	39,165	40,945
25 and over	20,025	20,730	21,070	20,800	19,980	20,350	20,350	20,955	21,995	24,340
Female	65,540	69,365	71,080	72,250	73,665	75,150	77,275	78,510	80,355	83,740
17 and under	5,905	6,355	5,970	5,805	5,815	5,900	6,040	5,940	6,100	5,920
18 to 20	31,990	34,300	36,120	37,455	38,655	38,685	39,450	39,435	40,255	40,775
21 to 24	16,330	17,210	17,575	17,695	18,275	19,205	20,145	21,060	21,165	22,500
25 and over	11,315	11,500	11,415	11,295	10,920	11,355	11,640	12,075	12,830	14,550
Male	59,300	61,315	62,095	61,735	61,710	62,120	62,090	62,730	63,145	64,180
17 and under	5,720	5,465	5,015	4,990	4,780	4,725	4,625	4,430	4,555	4,355
18 to 20	29,185	30,175	30,810	31,035	31,530	31,630	31,620	31,395	31,425	31,585
21 to 24	15,680	16,440	16,610	16,205	16,340	16,775	17,140	18,025	18,000	18,450
25 and over	8,715	9,230	9,660	9,505	9,055	8,990	8,710	8,880	9,160	9,790

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

Type: Full-time | Session: 2017-18

	Any Support			Bursaries and Grants			Fees			Loans		
	Number of Students	Amount (£ million)	Average (£)	Number of Students	Average (£)	Number of Students	Average (£)	Number of Students	Average (£)	Number of Students	Average (£)	
												Students
All	147,920	882.7	5,970	53,620	1,420	140,240	1,980	99,895	5,290			
Income not declared/required	104,510	555.2	5,310	16,990	1,450	99,520	2,040	65,135	5,030			
receiving max ISB/YSB bursary	11,625	107.7	9,260	11,630	1,270	11,535	1,780	10,870	6,660			
receiving CEB bursary	545	4.8	8,860	545	7,240	510	1,730	-	-			
receiving less than max ISB/YSB bursary	1,920	6.8	3,530	1,920	800	1,100	1,560	535	6,580			
receiving no bursary	90,420	435.9	4,820	2,900	1,540	86,370	2,080	53,730	4,690			
Up to £18,999	26,465	210.3	7,940	24,675	1,690	24,610	1,810	20,985	5,910			
£19,000 to £23,999	5,840	42.8	7,320	4,850	1,160	5,525	1,800	4,690	5,800			
£24,000 to £33,999	8,150	56.5	6,930	6,860	580	7,725	1,860	6,710	5,680			
£34,000 and above	2,955	18.0	6,090	245	1,200	2,860	2,300	2,375	4,680			

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

Type: Full-time | Session: 2008-09 to 2017-18

<i>Number of students</i>	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18
Total	124,845	130,680	133,175	133,990	135,375	137,270	139,370	141,235	143,500	147,920
Postgraduate	4,755	4,290	3,925	3,775	3,440	3,640	3,595	4,155	5,365	8,285
First Degree	92,090	95,895	96,930	97,510	99,300	100,055	101,675	102,980	104,035	105,495
Other undergraduate	27,955	30,460	32,320	32,705	32,635	33,575	34,100	33,865	34,100	34,140
Scottish Domiciles	115,300	119,660	121,855	122,115	121,990	123,725	124,930	126,290	128,710	132,680
Postgraduate	4,290	3,795	3,390	3,105	2,965	3,180	3,080	3,540	4,740	7,335
First Degree	83,585	85,920	86,665	86,720	86,770	87,455	88,250	89,495	90,450	91,850
Other undergraduate	27,385	29,915	31,800	32,290	32,255	33,090	33,595	33,255	33,525	33,495
EU Domiciles	9,545	11,020	11,320	11,870	13,385	13,550	14,440	14,705	14,785	15,240
Postgraduate	465	495	535	670	475	465	515	610	625	950
First Degree	8,505	9,975	10,265	10,790	12,535	12,600	13,425	13,485	13,585	13,645
Other undergraduate	570	550	520	415	380	485	505	610	575	645

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

Type: Full-time | Session: 2008-09 to 2017-18

	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18
All										
Total award payments	57,590	60,870	68,960	55,685	54,130	53,435	52,315	49,815	52,165	53,620
Bursary										
Care Experienced Bursary	-	-	-	-	-	-	-	-	-	545
Independent Students Bursary	-	-	18,255	16,755	15,645	17,400	16,985	16,135	17,890	18,735
Young Students Bursary	32,430	33,715	34,135	33,285	33,140	33,150	32,310	30,480	31,220	31,120
Young Students Outside Scotland Bursary	120	20	5	-	-	-	-	-	-	-
Student Outside Scotland Bursary	1,515	1,515	1,535	1,450	1,370	-	-	-	-	-
Scottish Government Health Directorate Bursary	1,800	1,680	1,560	1,470	1,360	-	-	-	-	-
Living Cost Grants										
Dependants Grant	305	315	310	310	285	415	425	250	220	230
Lone Parents Grant	2,630	2,420	2,380	2,315	2,290	2,340	2,595	2,495	2,650	3,185
Disabled Students Allowance*	4,065	4,275	4,435	4,495	4,045	4,265	4,270	4,355	4,415	4,655
Travel Expenses	35,150	39,795	43,125	-	-	-	-	-	-	-
Standard Maintenance Allowance (Postgraduates)	1,055	1,025	35	-	-	-	-	-	-	-
Standard Maintenance Allowance (Undergraduates)	45	55	-	-	-	-	-	-	-	-
Lone Parents Childcare Grant	1,285	1,290	1,295	-	-	-	-	-	-	-
Other										
Adhoc Payments	75	45	40	600	605	795	650	38,375**	555	555
Adjustment Payments	75	100	110	-	-	-	-	-	-	-

*Excludes students claiming DSA only. Analysis on these students can be seen in table A12.

**In 2015-16, an additional £125 in bursary support (paid as a separate one off payment) was paid to eligible students receiving either the Young Students' Bursary (YSB) with a household income under £24,000 or Independent Students' Bursary (ISB) with a household income under £19,000. This payment was then incorporated into the increased maximum bursary payment for 2016-17.

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

Type: Full-time | Session: 2008-09 to 2017-18

	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18
All										
Total award payments	105.0	111.5	127.7	103.4	100.6	64.9	63.6	66.1	70.1	76.3
Bursary										
Care Experienced Bursary	-	-	-	-	-	-	-	-	-	3.8
Independent Students Bursary	-	-	17.1	15.5	14.5	12.3	12.1	11.5	14.8	15.4
Young Students Bursary	64.5	69.1	70.5	69.6	69.7	40.6	39.9	38.2	43.4	43.8
Young Students Outside Scotland Bursary	0.1	0.0	0.0	-	-	-	-	-	-	-
Student Outside Scotland Bursary	2.6	2.7	2.7	2.6	2.5	-	-	-	-	-
Scottish Government Health Directorate Bursary	3.6	3.5	3.1	3.0	2.7	-	-	-	-	-
Living Cost Grants										
Dependants Grant	0.6	0.6	0.6	0.6	0.6	0.9	0.9	0.6	0.5	0.6
Lone Parents Grant	3.1	2.9	2.8	2.8	2.8	2.8	3.1	3.0	3.2	3.8
Disabled Students Allowance*	8.8	8.9	8.4	9.0	7.5	7.7	7.2	7.7	7.9	8.6
Travel Expenses	16.6	18.7	20.6	-	-	-	-	-	-	-
Standard Maintenance Allowance (Postgraduates)	3.5	3.3	0.1	-	-	-	-	-	-	-
Standard Maintenance Allowance (Undergraduates)	0.1	0.1	-	-	-	-	-	-	-	-
Lone Parents Childcare Grant	1.4	1.5	1.5	-	-	-	-	-	-	-
Other										
Adhoc Payments	0.1	0.1	0.1	0.3	0.3	0.5	0.4	5.1**	0.3	0.4
Adjustment Payments	0.0	0.1	0.1	-	-	-	-	-	-	-

*Excludes students claiming DSA only. Analysis on these students can be seen in table A12.

**In 2015-16, an additional £125 in bursary support (paid as a separate one off payment) was paid to eligible students receiving either the Young Students' Bursary (YSB) with a household income under £24,000 or Independent Students' Bursary (ISB) with a household income under £19,000. This payment was then incorporated into the increased maximum bursary payment for 2016-17.

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

Type: Full-time | Session: 2008-09 to 2017-18

	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18
Total										
Number of students	118,055	124,340	126,630	125,790	127,090	130,990	133,460	134,760	136,385	140,240
Amount (£ million)	190.6	213.7	220.8	223.0	229.5	240.7	249.0	254.0	259.0	278.0
Average per student	1,610	1,720	1,740	1,770	1,810	1,840	1,870	1,890	1,900	1,980
Fee Loans										
Number of students	2,840	3,105	3,140	3,300	4,840	4,965	4,885	5,310	6,050	8,700
Amount (£ million)	8.6	9.6	10.1	10.9	20.6	26.0	30.0	33.5	37.2	54.5
Average per student	3,020	3,110	3,210	3,290	4,260	5,240	6,140	6,320	6,150	6,270
Tuition Fees										
Number of students	115,215	121,235	123,490	122,490	122,250	126,025	128,575	129,450	130,335	131,540
Amount (£ million)	182.1	204.1	210.8	212.1	208.9	214.7	219.0	220.5	221.8	223.5
Average per student	1,580	1,680	1,710	1,730	1,710	1,700	1,700	1,700	1,700	1,700
Full Fees										
Number of students	111,900	117,280	119,265	120,630	120,620	124,470	127,080	127,800	128,640	129,615
Amount (£ million)	179.5	201.0	207.2	210.2	206.7	212.3	216.3	217.4	218.4	219.9
Average per student	1,600	1,710	1,740	1,740	1,710	1,710	1,700	1,700	1,700	1,700
Half Fees										
Number of students	1,045	880	1,085	1,030	1,000	965	810	825	815	1,025
Amount (£ million)	1.0	0.9	1.2	1.1	1.0	1.0	0.8	0.8	0.7	0.9
Average per student	910	1,060	1,060	1,050	1,030	1,000	960	910	910	910
Other Fees										
Number of students	2,270	3,080	3,145	830	635	595	690	830	880	900
Amount (£ million)	1.6	2.2	2.5	0.9	1.1	1.4	1.9	2.3	2.8	2.6
Average per student	700	700	780	1,030	1,760	2,410	2,800	2,800	3,130	2,940

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

Type: Full-time | Session: 2008-09 to 2017-18

	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18
Total										
Number of students	77,170	79,395	80,875	81,640	85,655	88,985	93,530	97,550	99,895	
Amount (£ million)	187.0	223.3	243.9	254.3	429.6	468.8	493.2	515.5	528.4	
Average per student	2,420	2,810	3,020	3,110	5,020	5,270	5,270	5,280	5,290	
Undergraduate Loans										
Non-Income Assessed Loan										
Number of students	76,465	77,920	80,785	81,585	39,980	43,610	47,415	50,200	50,860	
Amount (£ million)	61.0	62.3	64.3	66.5	165.5	194.7	215.4	230.6	235.0	
Average per student	800	800	800	810	4,140	4,460	4,540	4,590	4,620	
Income Assessed Loan										
Number of students	56,180	60,130	59,390	59,785	45,675	45,375	46,115	45,230	45,145	
Amount (£ million)	117.7	137.4	153.9	161.9	264.1	274.2	277.7	275.4	275.9	
Average per student	2,100	2,290	2,590	2,710	5,780	6,040	6,020	6,090	6,110	
Additional Income Assessed Loan										
Number of students	15,075	31,865	34,520	33,885	-	-	-	-	-	
Amount (£ million)	8.2	23.6	25.7	25.9	-	-	-	-	-	
Average per student	550	740	740	760	-	-	-	-	-	
Postgraduate Loan										
Number of students	-	-	-	-	-	-	1,525	2,125	3,890	
Amount (£ million)	-	-	-	-	-	-	6.9	9.6	17.5	
Average per student	-	-	-	-	-	-	4,510	4,500	4,500	

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

Type: Full-time | Session: 2014-15 to 2017-18

	2014-15	2015-16	2016-17	2017-18
	Number of Students	Amount (£ million)	Number of Students	Amount (£ million)
Total				
Any disability type	4,270	7.24	4,355	7.73
DSA only	490	1.10	530	1.15
Disability Type*				
Dyslexia	2,610	3.22	2,460	3.07
Multiple disabilities	195	0.38	475	1.25
Mental health problem	265	0.36	325	0.48
Autistic spectrum disorder	150	0.37	190	0.48
Unseen disability	30	0.03	140	0.37
Other specific learning difficulty (e.g. numeric)	35	0.06	65	0.09
Hearing impairment	90	0.44	80	0.48
Visual impairment	85	0.27	85	0.26
Physical health problem	65	0.18	60	0.18
Physical or motor impairment	55	0.19	60	0.29
Learning disability	15	0.03	65	0.06
Social, emotional and behavioural difficulty	5	0.01	10	0.02
Deafblind	*	*	-	-
Language or speech disorder	*	*	*	*
Other moderate learning difficulty	*	*	*	*
Other	650	1.68	320	0.70
Missing	10	0.00	5	0.00

*Excludes students claiming DSA only

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

Type: Full-time | Session: 2017-18

	← 20% most deprived		20% least deprived →			All
	1	2	3	4	5	
Any support	16.0%	16.4%	18.6%	21.8%	27.2%	
Number of students	21,635	22,175	25,175	29,450	36,775	135,210
Amount (£ million)	153.3	147.7	160.2	177.6	212.2	851.0
Average per student	7,080	6,660	6,360	6,030	5,770	6,290
Bursary and grants						
Number of students	14,465	11,685	10,115	8,900	8,045	53,210
Amount (£ million)	21.4	16.7	14.2	12.4	11.1	75.7
Average per student	1,480	1,430	1,400	1,390	1,370	1,420
Fees						
Number of students	19,820	20,620	23,810	28,050	35,295	127,595
Amount (£ million)	35.1	37.9	46.3	56.5	74.5	250.3
Average per student	1,770	1,840	1,950	2,020	2,110	1,960
Loans						
Number of students	16,750	16,835	18,780	21,250	25,665	99,280
Amount (£ million)	96.8	93.1	99.7	108.7	126.7	525.0
Average per student	5,780	5,530	5,310	5,110	4,940	5,290

SIMD: Scottish Index of Multiple Deprivation 2016

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 6,976). Analysis here is based on quintiles which split the ranks into five equal sized groups, such as the 20% most deprived areas in Scotland.

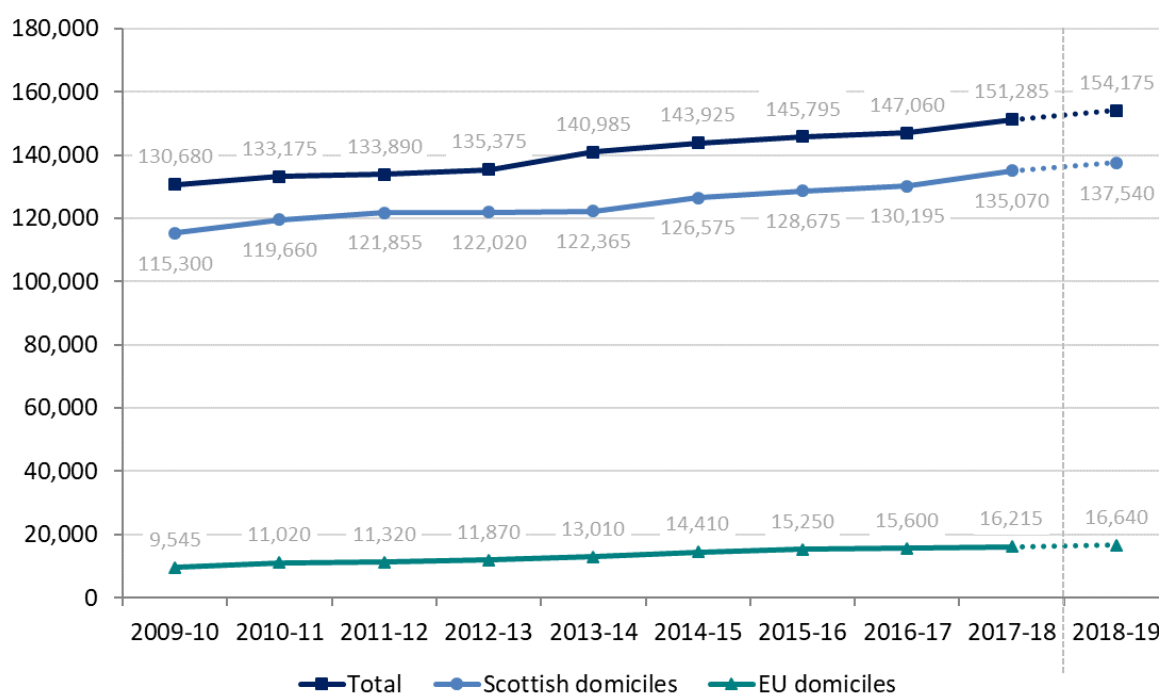
Annex 5. Early analysis of 2018-19 applications

This section provides an early indication of applications received in 2018-19 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 2009-10 to 2018-19. These are interim figures based on the number of applications that have been received by, for example, the 1st September 2018 for the 2018-19 session.

For the 2018-19 session, around 154,175 applications had been received before September 2018 (a 2.9% increase from 151,285 at the same point in the 2017-18 session).

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

Type: Full-time | Session: 2009-10 to 2018-19⁵⁰



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.

⁵⁰ 2018-19 are provisional as at September 2018, year-end figures will be available October 2019

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 or choose to pause studies using the plus one rule, 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 2018-19 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: 2012-13 to 2017-18

	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18
Number of students who had applied:						
by September within session	135,585	140,985	143,925	145,795	146,895	151,280
by end of session	150,215	151,460	154,195	156,825	161,315	164,500
% all students who had applied by September	90.3%	93.1%	93.3%	93.0%	91.1%	92.0%
Number of supported students:						
by end of session	135,375	137,270	139,370	141,000	143,110	147,920
% all supported students by end of session	90.1%	90.6%	90.4%	89.9%	88.7%	89.9%

In 2017-18, 92.0% of applications had been received by September 2017, a slight increase from 2016-17 (91.1%). Of the 164,500 applications received by the end of the 2017-18 session, 147,920 resulted in students receiving support from SAAS (89.9%).

By September for the 2018-19 session, SAAS have received 154,175 applications for full-time students support. If the number applying by September follows the same proportion as 2017-18 then SAAS may expect to receive around 163,440 applications by the end of the 2018-19 session (assuming 92% received by September 2018) and of these around 146,985 may expect to receive financial support (assuming 90%)⁵¹.

⁵¹ These are very rough approximations based on outcomes seen in 2017-18. 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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