

## Funding full time higher education

Higher education courses are those at Higher National Certificate (HNC) level and above, for example Higher National Diplomas (HNDs), Certificates in Higher Education (CertHEs), Diplomas in Higher Education (DipHEs) and Degrees.

The Student Awards Agency for Scotland (SAAS) website: <http://www.saas.gov.uk> gives detailed information on funding your course, and to apply. You can download the **Student Support Information Guide 2011-2012** from the website.

You apply online to the SAAS for your tuition fees, student loan and supplementary grants. You can track the progress of your application online.

### Tuition fees

As long as you meet certain residency requirements the SAAS will pay your tuition fees. But, you must apply to them each year to have your fees paid.

If you live in Scotland but go to a university in England, Wales or Northern Ireland you have to pay up to £3,375 towards your fees. You can take out a student loan to pay the fees and pay it back after you have graduated. Apply for the loan by 30 June to have your funding in place by the time you start your course.

### Young Students' Bursary

You're a '**young student**' if at the start of your course you're under 25, single and you've **not** been supporting yourself financially for three years. Students under 25 at the start of their course, and who have a dependent child, are also eligible.

You don't have to pay back the Young Students' Bursary. How much you get depends on your household income. You must be studying in Scotland.

- If your household income is £19,310 a year or less, you should get the maximum bursary of £2,640 a year.
- If your household income is over £34,195 a year you won't be eligible for the bursary - you'll be dependent on a student loan and a contribution from your parents.
- Most people will fall somewhere in between - you'll get about £2,163 if your household income is £22,000 a year.

Apply online **as soon as you have an unconditional place** on a course.

### Students' Outside Scotland Bursary (SOSB)

If you study outside Scotland you can apply to the SAAS for a Students' Outside Scotland Bursary (SOSB). You do not have to pay this back.

The level of bursary depends on your household income. The maximum bursary is £2,150 if your household income is £19,310 a year or less. If your household income is more than £34,195 a year you won't be entitled to a bursary. You can also apply for a loan.

### Student loans for living costs

A student loan is to help with the cost of living – accommodation, food, books, clothes, travelling costs and all the other things you'll need.

How much you get depends on your and your household's income, or both. Once the SAAS have decided how much you can apply for they pass this information to the **Student Loans Company (SLC)**. The SLC set up your loan account and pay you in monthly instalments.

For 2011-2012 the **maximum** loan for someone on a course in Scotland that lasts 30 weeks is:

- £4,457 if you are living in your parents' home
- £5,417 if you are living away from home.

The **minimum** loan in 2011-2012 is £915 if you are living away from home or £605 if you are living with your parents.

An additional loan of up to £785 is available to all students whose household income is below £22,789 a year.

You should **apply to the SAAS** as early as you can before the closing dates.

You don't repay your loan until you've finished or left your course. You start paying when you're earning over £15,000 a year.

## **Allied Health Professions (AHPs)**

You are an AHP student if you are taking a degree course in Dental Hygiene, Dietetics, Occupational Therapy, Orthoptics, Physiotherapy, Podiatry, Prosthetics and Orthotics, Radiography or Speech or Language Therapy.

Funding arrangements differ from most students. You get free tuition wherever you study in the UK. You can apply for **a student loan and a Health Directorate Bursary**. Apply to the SAAS before the final closing dates.

## **Health Directorate Bursary (HDB)**

How much you get depends on your household income. The basic bursary rates (per year) for a course that lasts for 30 weeks are:

- £1,865 for students living with their parents
- £2,455 for students living in a hall of residence or lodgings
- £3,020 for students taking a course in London.

The loan available to you (regardless of income) is:

- £1,740 if you are living in your parents' home
- £2,265 if you are living in a hall of residence or lodgings
- £2,800 if you are living away from home and studying in London.

The loan covers 52 weeks from the day you start your course. There are special rates for your final year.

## Nursing and Midwifery Bursary

You should apply online for a nursing and midwifery student bursary (NMSB) through the SAAS website. Apply as soon as you have a place on a course.

If you're taking an honours degree course you get the full rate for the first three years and 75% in your fourth year. If you're taking the three-year diploma or the two-year graduate training scheme you get the full amount for the full length of the course.

In **August 2011** this is likely to remain at £6,578 a year for years 1 to 3, and £4,934 for year 4. You also get an extra **Initial Expenses Allowance** of £60 in your first year of study. Contact SAAS at 0300 300 3134 for information and advice.

## Dentistry and Medicine

For the first four years of study, you get the same support as most other students. In Year 5 and above you claim a **Health Directorate Bursary**, supplementary grants and allowances, and free tuition.

## NHS Scotland Dental Bursary Scheme

NHS Scotland National Education Services (NES) and the Scottish Government Health Department run a Dental Bursary Scheme for students taking a Dentistry (BDS) degree at Dundee or Glasgow Universities (years 2-5) and the graduate programme at Aberdeen University (all 4 years). The bursary is worth £4,000 each year.

You must undertake to work in dentistry for NHS Scotland for up to 5 years after you graduate. If you withdraw from the course or leave the Scottish NHS before the agreed period you must repay the bursary.

For more information see the SAAS website or:

Tel: 0131 244 4519 **or**

Email: [SAASNHSDentalBursaries@scotland.gsi.gov.uk](mailto:SAASNHSDentalBursaries@scotland.gsi.gov.uk)

## Supplementary grants and allowances

These allowances may be available if you need extra financial help because of your circumstances. You don't have to pay them back. Except for the Disabled Students' Allowance, how much you get depends on your circumstances.

### Dependants' Grant

You can claim up to **£2,640** for your husband, wife, civil partner or partner. If they have any income it may affect your ability to claim. If you have a child (or children) you can claim Child Tax Credit, whether or not you're working. This includes free school meals.

For more information see the HMCR site at

<http://www.taxcredits.inlandrevenue.gov.uk/>.

### Disabled Students' Allowance (DSA)

This allowance is paid regardless of your income. You can claim it if you have a disability or learning difficulty and have extra expenses related to your course.

Details are on the SAAS website.

### Lone Parent Childcare Grant (LPCG)

You can claim up to £1,215 a year if you are the lone parent of a child still at school and you pay for formal childcare (such as a registered childminder). From session 2011-

2012 the LPCG will be managed by your college or university so apply to it directly rather than to the SAAS.

### **Vacation Grant for Care Leavers**

If you were you in care before you started your course, or when you left school, you can apply for up to £105 a week to help with your accommodation costs during the summer holiday. This will be paid direct to your landlord.

### **Travelling Expenses**

From 2011-2012 support for travel costs will be included in the student loan.

## **Financial help from other sources**

### **Discretionary Funds**

These funds are run by individual institutions and you can only claim if you are finding it **very** difficult to cope financially, and you've taken out your full loan entitlement. Apply direct to your college or university. Funds are very limited.

### **Childcare Funds**

If you have taken out the maximum student loan and are eligible to have your fees paid you can claim for help towards registered childcare costs through funds run by individual institutions. Apply direct to your college or university. Funds are very limited.

### **Tax Credits**

You might be able to claim tax credits if you have children or you work for more than 16 hours a week. Contact the Working and Child Tax Credit helpline on 0845 300 3900 for more information, or see the tax credits website:

<http://www.taxcredits.inlandrevenue.gov.uk/>. You can apply online or get an application form (TC600) from your local Jobcentre Plus office.

### **Working while studying**

Many students work part time while studying. There is no limit on your earnings and if you earn less than £7,475 a year ask your employer or local Pay As You Earn (PAYE) Office for a student tax exemption form - P38 (S).

### **Benefits**

As a rule, if you are a full time student, you will not be able to claim benefits, including housing benefit. However there are some exceptions. Contact your local Jobcentre Plus office or Benefits Agency for advice.

### **Useful addresses**

Student Awards Agency for Scotland (SAAS)

Tel: 0300 555 0505

Web: <http://www.saas.gov.uk/>

Student Loans Company (SLC)

Tel: 0845 026 2019

Web: <http://www.slc.co.uk>