

## 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 Scotland \(SAAS\)](#) website gives detailed information on funding your course, and how to apply. You can download the [Funding Guide 2018-2019](#) 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. Apply by 30 June in the year of entry to guarantee funding by the start of your course.

If you live in Scotland but go to a university in England, Wales or Northern Ireland you may have to pay up to £9,250 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 31st March 2018 to have your funding in place if your course starts in autumn 2018.

### 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. You should have no dependent children.

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 £18,999 a year or less, you should get the maximum bursary of £1,875 a year.
- If your household income is between £19,000 and £23,999 a year you will receive £1,125 a year.
- If your household income is between £24,000 and £33,999 a year you will receive £500 a year.
- If your household income is over £34,000 you won't be eligible for the bursary. You will be dependent on a student loan and contributions from your parents or guardians.

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

### Independent students' bursary

If you don't meet the criteria for a Young Students' Bursary then you may be eligible for an Independent Students' Bursary. The amount you receive depends on your household income. If it is £18,999 or less a year, you are entitled to £875. If your income is more than that then you are not eligible, but can still apply for a student loan of up to £6,750, depending on your income.

Specific details are available on the SAAS website at [www.saas.gov.uk](http://www.saas.gov.uk).

## 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 you and your household's income, or both, and whether you live at your parents' home or not. 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 2019-2020 the maximum loan available for someone studying a course in Scotland that lasts 30 weeks and who lives at their parents' home is :

- £5,750 for household income of up to £33,999 a year
- £4,750 for household income of £34,000 or more a year.

For independent students, the amounts are:

- £6,750 for household income of up to £23,999 a year
- £6,250 for household income of between £24,000 and £33,999 a year
- £4,750 for household income of £34,000 or more 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 £18,330 a 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. The closing date for applications is 31 March in the year you plan to start your course.

If you're taking an honours degree course you get £6,578 for the first three years and £4,934 in your fourth year.

You also get an extra **Initial Expenses Allowance** of £60 in your first year of study. Contact SAAS at **0300 555 0505** for information and advice.

## Dentistry and medicine

You will get the same support as most other students. If you are studying medicine or dentistry in the rest of the UK you can apply to have your tuition fees paid from the fifth year of study. (Medicine students at the University of St Andrews pay for their fourth year if studying outside Scotland, but can reapply for funding years 5 and 6.)