

Undergraduate Guide to Student Awards Agency Scotland

Student Awards Agency Scotland (SAAS): The Basics

SAAS provides Scottish students with funding for undergraduate, postgraduate, and other Higher Education courses.

For an undergraduate student, there are three parts to SAAS Funding:

1. A Tuition Fee Loan

The Tuition Fee Loan covers the fee for your course. If you are a Scottish student studying in the UK, you can claim up to £9790 per year of your course, to pay for all or part of your tuition fee.

2. A Student Loan

The Student Loan is a means-tested loan. It is intended to help with living costs during your studies. This is a loan that will be paid back after you complete your studies, and when you earn above a certain threshold - there is more detail in the repayments box below.

3. A Bursary

The Bursary is a non-repayable grant sent to students to further help with living costs. This is also means-tested.

Please note that the bursary and student loan amounts you are eligible for depend on if you are a young or independent learner. There is more information in the Loan Entitlement box below.

Loan Entitlement

To see how much Student Loan and Bursary you may be entitled to, please scan the below QR code to use the SAAS Funding Calculator.



Further Support

SAAS offers other means of support. This includes a **Care Experienced Students Bursary**, a **Special Support Loan** for those eligible for benefits, and **Disabled Students Allowance**.

Please check the SAAS website for further information on what support you may be eligible for.

Repayments

You will start to make repayments on your Tuition Fee Loan and Student Loan the April after your graduate and if you earn above the threshold, which is currently £33795 in Scotland. You will pay 9% of whatever you earn above this.

The payments will be made automatically, and you can check your balance on the SAAS Website.

Choosing your Course

SAAS notes that it is important to apply and provide requested evidence early, to ensure you receive your funding on time. Applications usually open around the end of April and take around four weeks to process.

Please note that when entering the university institute name and course details on your student finance application form, **you need to use the institute name “University of East London”, not UCFB.**

Need Further Guidance?

If you have any further questions that you need answers to, please scan the QR code opposite which will take you to the UCFB website where you can find more information and advice and contact details for other teams within UCFB.

If you have any queries, please feel free to contact us at StudentFinance@ucfb.ac.uk or via 0333 241 7333 - Option 2 then Option 2 again



SAAS has some more useful information and guides on their website. Scan the QR to view their undergraduate student finance guide, or alternatively you can call SAAS on 0300 555 0505