FINANCE AND FUNDING

Information for Scottish domiciled students

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UNIVERSITY OF
ABERDEEN

All information correct as of April 2022

Tuition Fees

In Scotland we are very lucky that SAAS (Student Awards Agency Scotland) will fund the cost of your tuition fees*. You must apply every year to have your fees paid and check what funding you have already received, but it shouldn't be a cost to worry about.

See more about SAAS funding on their website **www.saas.gov.uk/full-time/funding-information-undergraduate**

*SAAS will fund a certain number of years of tuition. You must check with SAAS about any funding you have previously received and what funding is still available to you.

Degree funding from HNC/HND to Uni from SAAS
You can get your fees paid for each year of your learner journey. Your learner journey includes your HNC or HND and your undergraduate degree.

Examples of a pathway would be an HNC followed by the 2nd, 3rd & 4th years of a Degree or an HND followed by the 3rd and 4th year of a Degree.

An ordinary degree is 3 years, an honours degree is 4 years and a combined masters is 5 years. Therefore, if you articulate into 2nd year you can graduate in 1,2 or 3 years depending on the degree you would like. This can be decided once you begin at university.

SAAS can allow one additional year of funding, known as a plus one option, if you need to repeat a year or change course. This could be during your College studies or your degree.

It can also allow you to progress from an HNC or HND to year 1 if you do not wish to follow the standard pathway (**https://www.saas.gov.uk/full-time/funding-information-undergraduate**).

You should always contact SAAS about your funding if you are thinking about changing course or need to repeat a year as you may need to pay your own fees depending on the funding you have already received.

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Support with living costs

Income assessed loans and bursaries

The table below gives you an idea of the funding, both bursaries and loans, a young student may be eligible for, based on your household income. It differs for Young Students and Independent Students. Check the SAAS website linked on page 2 to confirm which category applies to you. Bursaries do not need re-paying but loans do. More information on repayment can be found here: **www.saas.gov.uk/need-to-know/payments/repaying-the-student-loan**

Bursary and loan

The amount of bursary and student loan you get depends on the household income

Young student		Independent student	
Household income	**Bursary**	**Loan**	**Total**
£0 to £20,999	£2,000	£5,750	£7,750
£21,000 to £23,999	£1,125	£5,750	£6,875
£24,000 to £33,999	£500	£5,750	£6,250
£34,000 and above	£0	£5,750	£4,750

Subject to change

Bursary and Loans correct for 2022-23 entry. See SAAS for updated 2023 figures.

Depending on your loan you may need additional money to pay your living costs. This can come from a part-time job or parental support. See this SAAS funding leaflet for more information **https://www.saas.gov.uk/files/446/saas-parent-carer-funding-information.pdf**

If you live in an SIMD20 postcode area, you will be eligible for your first years accommodation free. This will be within the universities accommodation portfolio. All eligible applicants will be informed by email. (correct for 2022 and 2023 entry) **https://www.abdn.ac.uk/study/undergraduate/simd-accommodation.php**

Care Experienced Student Bursary (CESB)

Those who have been in authority care at some point in their life may qualify for a £8,100 per year bursary in place of the living costs student loan illustrated above, irrespective of your household income. This is paid by SAAS and more information and eligibility criteria can be found here: **www.saas.gov.uk/files/468/saas-care-experienced-quick-guide.pdf**

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Support with living costs

Care Experienced Accommodation Grant
If you are care experienced and need help with your accommodation costs during the summer holidays, you may be eligible to apply for the Care Experienced Accommodation Grant. The maximum SAAS can pay is £105 a week during the summer holidays which is paid directly to you.

Find out more here:
www.saas.gov.uk/files/468/saas-care-experienced-quick-guide.pdf

Lone Parents' Grant
Undergraduate students from Scotland who are lone parents with at least one dependent child can apply to SAAS for the Lone Parents' Grant.

This is awarded based upon your income and is up to £1,305 per academic session.

Find out more here:
www.saas.gov.uk/files/470/saas-living-cost-grants-quick-guide.pdf

Dependants Grant
This grant is assessed on your income. You can claim this grant for you husband, wife, civil partner or partner. You can also claim it for any other adult dependant you act as a carer for. If this other person has an income it may affect how much you can claim.

SAAS will pay up to £2,640 per academic session.

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Find out more here:
www.saas.gov.uk/files/470/saas-living-cost-grants-quick-guide.pdf

Estranged Student Bursary
If you're estranged from your parents/legal guardians, it means:

- you're not in contact with them

- there's been a permanent breakdown in your relationship, and there is no sign of this being resolved in the future, and

- you have no experience of being in care.

If SAAS consider you estranged from your parents/ legal guardians, they do not take into account their income when working out how much student funding you are eligible for. You are likely to be eligible for the full funding which includes a £1000 bursary and a £7,100 student loan for living costs.

Find out more here:
www.saas.gov.uk/files/466/saas-estranged-students-quick-guide.pdf

Disabled Student's Allowance
If you have a disability or additional learning need(s) you may be eligible to apply for a Disabled Students' Allowance (DSA). Support can vary from financial support for additional printing, to laptops and scanners.

Eligibility criteria and further details can be found here:
www.saas.gov.uk/files/469/saas-disabled-students-allowance-quick-guide.pdf

University of Aberdeen Funding

Additional Funding
Alongside the funding you can apply to SAAS for, the university also has additional student support funding available. You can see if you are eligible for any additional funding on the university funding database found here: **www.abdn.ac.uk/study/funding/index.php**

There is also emergency support which can be accessed through Student Support for any student who has already taken full advantage of their SAAS funding but finds them self in financial difficulty.

See more information here: **www.abdn.ac.uk/hardship**

Below are a few examples of funding available from the university:

Hardship Funds
The university has hardship funding available to students experiencing exceptional or unexpected circumstances. Financial evidence is needed to assess eligibility to the funds available. Exceptional and unexpected circumstances could include loss of a job, breakdown of a relationship and therefore loss of second income/increase in childcare responsibility, unexpected bill or a shortfall in meeting immediate costs. This money is always awarded on a short-term basis but students can re-apply if they need to. There is approximately a three week turnaround from applications to money being awarded, but same day payments may also be made in an emergency. These payments are made directly into students' bank accounts. On some occasions food vouchers may also be given to support a student facing immediate hardship.

This money is always awarded on a short-term basis but students can re-apply if they need to. There is approximately a three week turnaround from applications to money being awarded, but same day payments can also be made in an emergency. These payments are made directly into the student's bank account. On some occasions food vouchers may also be given to support a student struggling financially.

SAAS Lone Parents' Childcare Grant (Awarded by the university)
Students who are eligible for the SAAS Lone Parents' Grant may also qualify for the Lone Parents' Childcare Grant (LPCG). This is available to students bringing up a child or sibling on their own to help towards the cost of registered or formal childcare costs. The maximum grant is £1,215 each year. The amount awarded will depend on your childcare costs. It can only be used towards formal registered childcare that the parent has pre-organised. The amount available can vary each year.

Students should contact the university who pay this from their childcare fund. More information can be found here: **www.abdn.ac.uk/hardship**

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Below are some useful links to find more information about student finance and funding

- Check to see if your Student's Union or Student Support are running any workshops on budgeting or managing your money.

- Listen to our podcast on budgeting for uni **www.abdn.ac.uk/events/resources/ask-aberdeen.php**

- See the Money Matters page for applications and information **www.abdn.ac.uk/hardship**

- Speak to the Student Advice & Support Team if you need any help or advice **https://www.abdn.ac.uk/students/student-life/student-advice-and-support.php**

- Visit our Support and Wellbeing webpages **www.abdn.ac.uk/students/support/index.php**

- See more about the University's Rocking Horse Nursery, located on campus **https://www.abdn.ac.uk/about/campus/rocking-horse-nursery-1804.php**

Top Tips

- Look to align your rent payments with your student loan. SAAS pay your living costs loan monthly during term time. If you're living in private accommodation, try to arrange to pay just after you receive your loan to help you budget your money. Plan ahead for the summer months as well when you won't get a student loan.

- Look at cheaper accommodation and what is realistic. Private accommodation can end up costing more than university halls of residence as you need to pay for all yours bill separately.

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- Download the app 'Too Good To Go' for discount fresh food from across the city. **https://toogoodtogo.co.uk/en-gb/**

- Look at whether you could work a small part time job whilst studying. We recommend you work no more than 15 hours per week.

- Understand how your loan repayments work. It's not something to worry about but it's good to understand it. Check the SAAS pages for re-paying your loan.

- The university is here to support you to support yourself. Funding such as the hardship fund should not be relied on and the student support team will be happy to help you manage your money better. Email student support with any concerns or if you need help. **student.support@abdn.ac.uk**

- Don't forget to apply for your SAAS funding by the deadline! It's easy to change your university if you need to later. The deadline for students starting in September 2022 is 30th June 2022. The application closing date is 31st March 2023. Apply promptly to avoid a delay in funding for the start of your course.

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