

Statistics Publication Notice

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HIGHER EDUCATION STUDENT SUPPORT IN SCOTLAND 2012-13 29 October 2013

Scotland's Chief Statistician today published statistics on **Higher Education Student Support in Scotland 2012-13**. The statistics in this release supersede those published by Scotland's Chief Statistician on 24 October 2012. These figures relate to support provided or authorised by the Student Awards Agency for Scotland (SAAS) to higher education students in academic years 2003-04 to 2012-13. SAAS administers the student support for Scottish domiciled higher education students studying throughout the UK and EU students studying in Scotland. SAAS pays out money to cover tuition fees, fee loans and non-repayable bursaries and supplementary grants, as well as authorising maintenance loans which are paid out by the Student Loans Company. Interim figures on the number of applications received so far for funding in 2013-14 are also included.

Key findings

- The total amount paid in tuition fees, bursaries and grants or authorised in loans for 2012-13 session stands at £584.3 million. This is an increase of 2.5% (£14.0 million) on 2011-12 session
- The number of students supported has increased by 1.0% from 133,990 in 2011-12 to 135,375 in 2012-13
- The average support per student in 2012-13 session was £4,316, an increase of 1.4% since 2011-12 when the average was £4,256
- There were 13,385 EU students supported in 2012-13 which is 9.9% of the total number of students supported by SAAS, and they received a total of £24.9 million in support which is 4.3% of the total support paid or authorised by SAAS
- The total amount authorised in loans increased by £10.4 million, from £243.9 million in 2011-12 to £254.3 million in 2012-13
- The total amount paid in non-repayable awards decreased by 2.8%, from £103.4 million in 2011-12 to £100.6 million in 2012-13. The number of students receiving such awards decreased by 2.8%, from 55,685 to 54,130.

- At the beginning of September 140,985 applications had been received so far for 2013-14 support. Final figures on the number of these applications that result in actual support from SAAS will be available at the end of 2013-14 session.

Key trends in Higher Education Student Support 2011-12 to 2012-13

This table summarises the number of students and amounts paid or authorised by SAAS for academic session 2012-13, and the change in these numbers between 2011-12 and 2012-13.

Area of trend	2012-13 value	2011-12 to 2012-13 change	2003-04 to 2012-13 change
Students supported	135,375	1.0%	11.1%
Total support paid	£584,333	2.5%	32.4%
Average support paid	£4,316	1.4%	19.2%
Fees: number of students	127,090	1.0%	14.3%
Fees total paid	£229,479	2.9%	79.8%
Average fee paid	£1,806	1.9%	57.3%
Loans: number of students	81,640	0.9%	-10.2%
Loans total authorised	£254,280	4.3%	13.9%
Average loan authorised	£3,115	3.3%	26.9%
Non repayable awards student numbers	54,130	-2.8%	-7.6%
Non repayable awards total paid	£100,573	-2.8%	11.3%
Average non repayable award	£1,858	0.0%	20.5%

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Factors affecting time series

This table summarises the support available each academic year from 2002-03 to 2011-12. **When an award is abolished, SAAS may in some cases pay it to continuing students who retain their entitlement.** Further details on changes to student support are available in Notes to news editors, 29.

Type of support	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	Comments
Tuition fees	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Fee loans				✓	✓	✓	✓	✓	✓	✓	Introduced in 2006-07 for Scottish students studying outside Scotland. Postgraduate students on PSAS scheme eligible from 2012-13 onwards.
Maintenance loans	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Standard Maintenance Allowance	✓	✓	✓	✓	✓	✓	✓	✓	✓		
Scottish Government Health Department Bursary	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Travel Expenses	✓	✓	✓	✓	✓	✓	✓	✓			Costs subsumed within the income-assessed student loan from 2011-12 onwards.
Young Students' Bursary	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Young Students' Outside Scotland Bursary	✓	✓	✓								Replaced with Students Outside Scotland Bursary in 2006-07 to extend eligibility to mature students.
Students' Outside Scotland Bursary				✓	✓	✓	✓	✓	✓	✓	
Independent Students' Bursary								✓	✓	✓	Introduced in 2010-11 to extend bursary payments to independent students on low incomes.
Dependants' Grant	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Abolished for children in 2004-05 following introduction of new tax credits system. Still paid for spouses.
Lone Parents' Grant	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Lone Parents' Childcare Grant	✓	✓	✓	✓	✓	✓	✓	✓			Paid out by institutions from 2011-12 onwards
School Meals Grant	✓										Abolished following introduction of new tax credits system.
Disabled Students Allowance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	

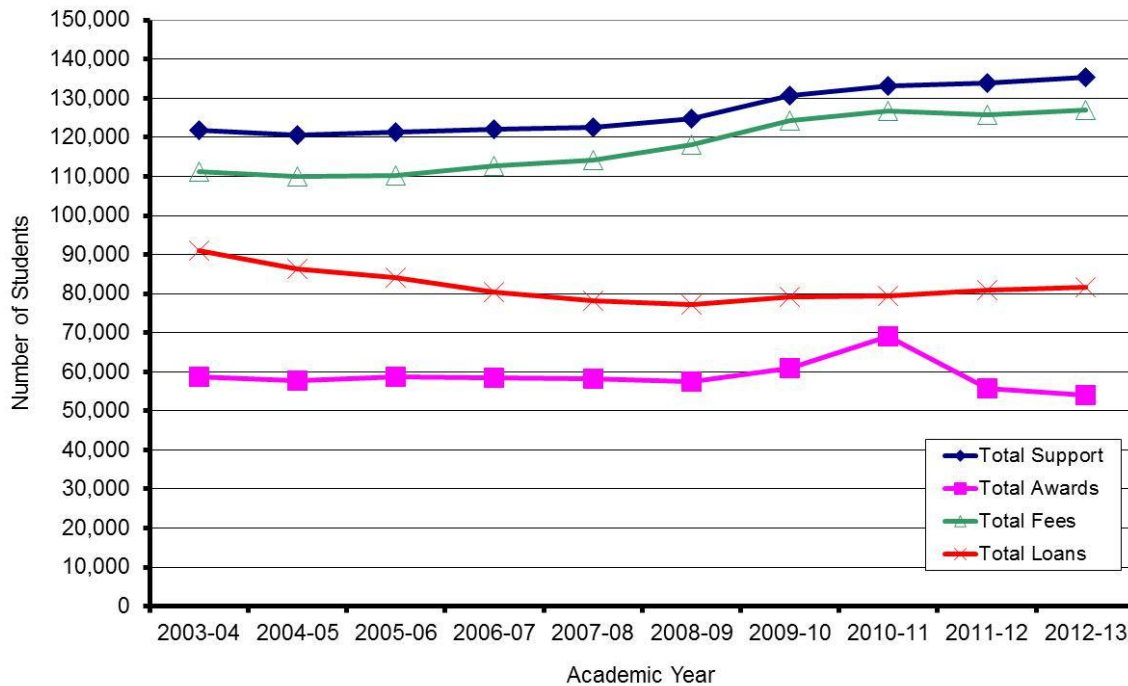
Analysis of headline figures

This section provides an analysis of the main findings within this statistical report, using data from each academic session over the 10 year period between 2003-04 and 2012-13. **References to numbers of students will always mean students supported by SAAS (unless otherwise stated).**

1. Total number of students supported (Table 1)

The number of students supported has increased by 1.0% from 133,990 in 2011-12 to 135,375 in 2012-13. Figure 1 shows that the total number of supported students has been increasing gradually over the years and the 2012-13 figure continues this trend. The number of students receiving fees and the number authorised for loans have also been increasing gradually since 2009-10 session. The number of students receiving non-repayable awards, such as bursaries and supplementary 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) and there has been a very small decrease since then.

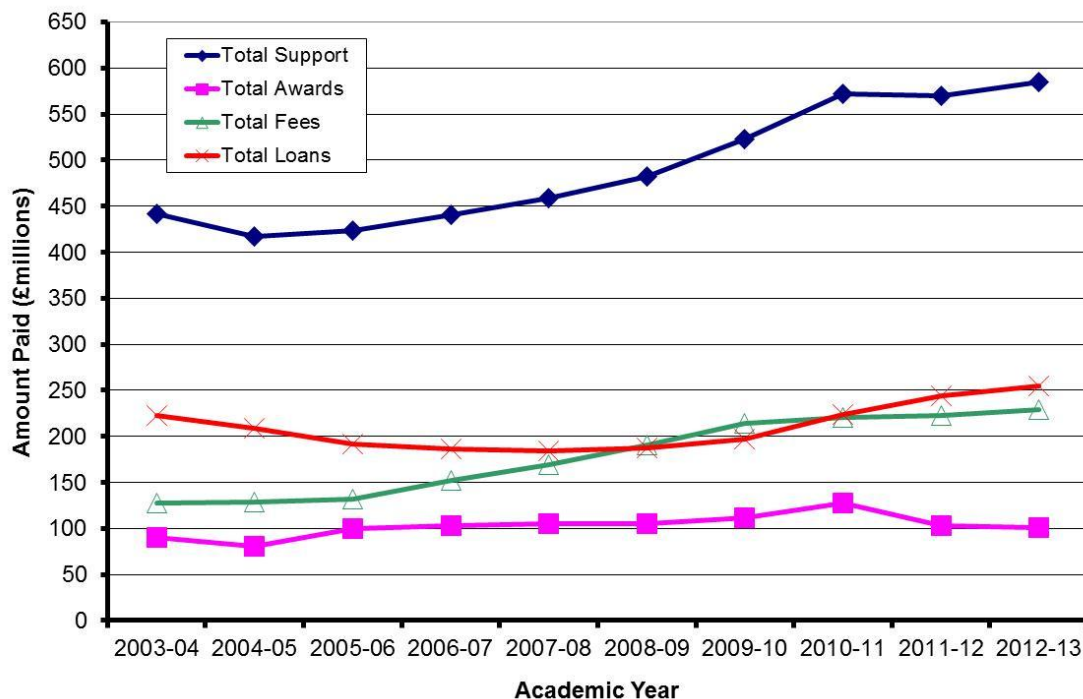
Figure 1: Students receiving support and/or authorised for loans by SAAS



2. Total support paid and/or authorised for loans (Table 1)

The total amount paid or authorised by SAAS, including tuition fees, bursaries and student loans was £584.3 million. This is an increase of 2.5% (£14 million) on 2011-12 session, when the figure was at £570.3 million. In real terms, this is a 0.7% increase on 2011-12 session¹. Figure 2 illustrates the 10-year trend in amounts paid or authorised by SAAS for total support, broken down by non-repayable awards, fees and loans. Total support was increasing steadily until 2010-11, then there was little change in 2011-12. In 2012-13, total support has increased again and this is mostly because of an increase in the total amount authorised in student loans. The amount paid out on fees (including fee loans) has also shown a small increase, while the amount paid in non-repayable awards has decreased slightly (see paragraphs 7 and 8 below for further analysis on these changes).

Figure 2: Amounts paid in support and/or authorised for loans by SAAS

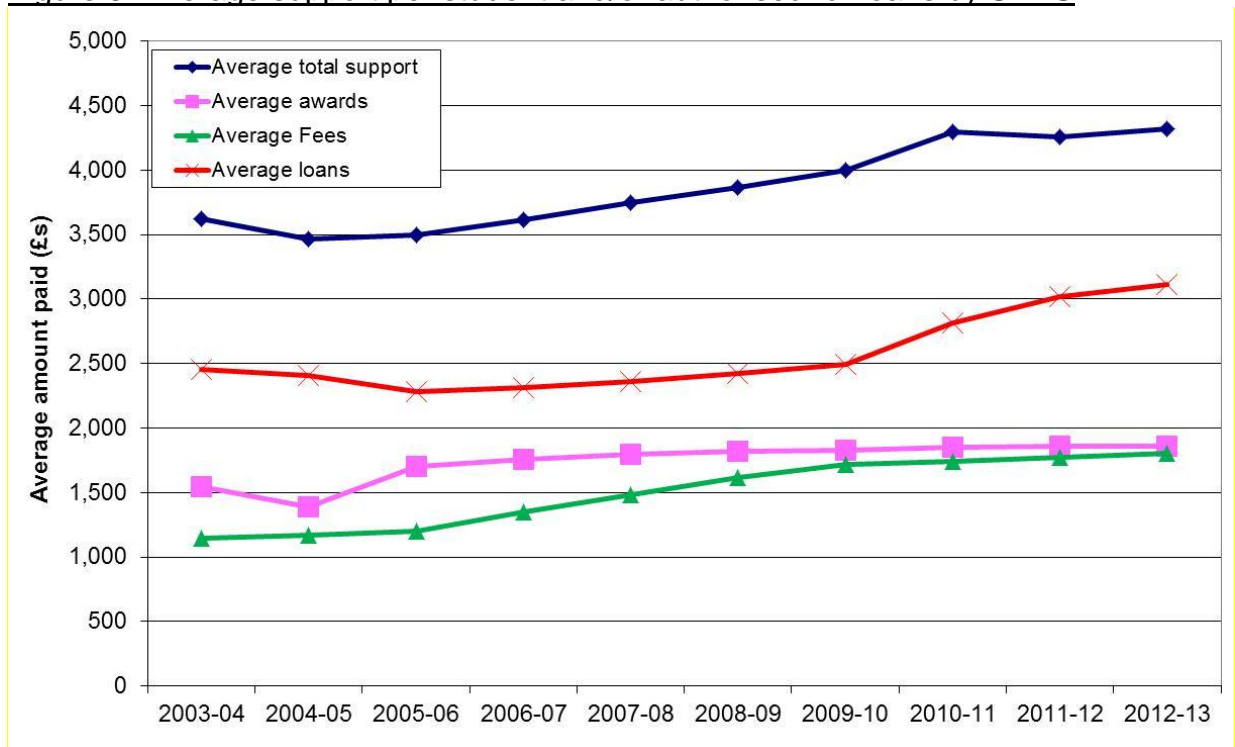


¹ 'Real terms' totals are calculated by applying GDP deflators to the total amount of support in cash terms. This is a measure of government expenditure in 2012-13 prices.

3. Average support per student (Table 1)

Figure 3 shows the average total support per student paid including fees, awards and loan authorisations. SAAS paid out (or authorised) an average of £4,316 per student in 2012-13. This figure had been gradually increasing between 2004-05 and 2010-11 and since then has been fairly steady. The average amount authorised in loans has been increasing since 2006-07 and now stands at £3,115, an increase of 3.3% since 2011-12 when the average loan authorisation was £3,016. The average amount paid in non-repayable awards per eligible student has not changed since 2011-12, at £1,858.

Figure 3: Average support per student and/or authorised for loans by SAAS



4. Domicile (Table 2)

The numbers of Scots domiciled students supported by SAAS showed a very small decrease (0.1%) between 2011-12 and 2012-13 while the number of EU domiciled students has increased by 12.8%. The number of EU students now stands at 13,385 which is 9.9% of the total number supported by SAAS. The number of Scottish domiciled students has been relatively steady since 2010-11, while the number of EU students has been increasing. EU domiciled undergraduate students are usually eligible for a fees only support package and are not entitled to the maintenance loans and bursaries that Scots domiciled students can apply for.

5. Institution location (Table 3)

While the number of students supported by SAAS who are studying in Scotland has been increasing since 2005-06, the number choosing to study outside Scotland has been decreasing. These statistics continue the trend of decreasing numbers studying outside Scotland, with a 5.2% decrease between 2011-12 (4,065 students) and 2012-13 (3,855 students). There is also firm evidence that students studying outside Scotland are more likely to study at a Higher Education Institution (or University) rather than a College. Of the students studying in Scotland, 77.0% are at a Higher Education Institution, compared to 93.2% of those studying outside Scotland.

6. Age and Gender (Table 4)

The percentage of students who are female now stands at 54.4%, this figure has been increasing gradually since 2008-09 when 52.5% of students were female. An analysis of age groups shows a 2.5% increase in the 18-20, a 2.1% increase 21-24 age group and decreases in the numbers of younger and older students. The percentage aged 18-20 now stands at 51.8% (70,190), which continues a trend of increasing numbers since 2006-07. The number of students aged 21-24 has increased by 2.1% over the past year, now at 34,615 (2011-12 figure 33,900). The 25 and over group has decreased for the second year, now standing at 19,980 which is 3.9% lower than the 2011-12 figure of 20,800. The number of students aged 17 or younger has decreased for the third consecutive year, with this group now making up 7.8% of all SAAS supported students.

7. Qualifications (Table 5)

The statistics show another year of growth in the number of students studying for an undergraduate degree, 99,300 in 2012-13. This figure has been increasing each year over the past 10 years (except for a small decrease in 2005-06). Students studying for other undergraduate qualifications (such as a HNC or HND) has shown a small decrease for the first time since 2007-08 from 32,705 in 2011-12 to 32,635 in 2012-13, a 0.2% decrease. The number of postgraduate students has decreased by 8.8%, from 3,775 in 2011-12 to 3,440 in 2012-13. This figure has been decreasing for the past 4 years.

Postgraduate students who are not on Postgraduate Certificate of Education courses are supported through the Postgraduate Student Awards Scheme (PSAS). The scheme was changed in 2012-13, meaning that postgraduate students on selected courses are now eligible for fee loans which they are expected to pay back, rather than tuition fee payments which they did not have to pay back in previous years. In 2012-13, a total of 1,775 students took up this scheme. Of those, there were 375 EU nationals benefiting from the PSAS fee loan.

8. Tuition fees (Table 6)

The total number of students receiving tuition fee payments, including fee loans, has increased by 1.0% between 2011-12 and 2012-13, with 127,090 students now benefiting from a tuition fee payment or fee loan from SAAS. There has been a large increase in the number of students receiving fee loans over the past year, from 3,300 in 2011-12 to 4,840 in 2012-13. The fee loans figure for 2012-13 now includes students on the Postgraduate Student Awards Scheme (PSAS) as well as undergraduate students studying in the rest of UK, who have received fee loans since 2006-07. The increase in students receiving fee loans has been caused by the changes to the PSAS. This means that postgraduate students are now included in the fee loans figure, where previously they would have been included in the tuition fees figure. There is no evidence for an increase in the number of students studying outside Scotland, which has been decreasing each year over the 10 year time series reported in this publication (see Table 3).

The total amounts paid in fees or fee loans has increased by 2.9% from £223.0 million to £229.5 million. This increase is mostly accounted for by the fee loans element, which has increased by 89.8% from £10.9 million to £20.6 million. There are 2 reasons for this increase. First, the fee loans figure now includes postgraduate

students who receive a fee amount of £3,400 per year in a fee loan (or £1,700 if they are part-time). Second, UK institutions outside Scotland have increased their fees to a maximum of £9,000 per year. Students at these institutions can opt to take out a fee loan to cover the full fee amount. Both of these factors have led to a substantial increase in the amounts paid out in fee loans.

9. Non-repayable awards (Table 9, Table 10)

The total amount paid in non-repayable bursaries and supplementary grants has decreased by 2.8%, from £103.4 million in 2011-12 to £100.6 million in 2012-13. The number of students receiving such awards has also decreased by 2.8%, from 55,685 to 54,130. The majority of these students are receiving Young Students Bursary (YSB) or Independent Students Bursary (ISB). Both of these awards are designed to support students with a low household income. The number of students receiving ISB has decreased by 6.6% (from 16,755 in 2011-12 to 15,645 in 2012-13) while the number receiving YSB is close to last year's figure.

10. Disabled Students Allowance (Table 11)

Figure 4 shows the number of students supported through Disabled Students Allowance (DSA) and Figure 5 shows the total amounts paid out. The number of students receiving DSA in 2012-13 is 10.0% lower than it was in 2011-12 and the total amount paid is 17.0% lower. There has been a 13.6% decrease in the number of dyslexic students between 2011-12 and 2012-13. Dyslexic students now make up 58.9% of students receiving DSA, compared to 61.4% in 2011-12. Payments to dyslexic students have seen a 21.1% decrease between 2011-12 (£4.0 million) and 2012-13 (£3.1 million).

SAAS's policy on DSA support in 2012-13 is similar to 2011-12 policy (although there were some minor changes to the existing policies as part of ongoing efforts to improve procedures on DSA payments). However, there are still a number of factors that may have had an impact on the decrease in number of students and payments made through DSA. For example, improvements in technology may mean that equipment costs less than previous years, and as institutions improve services for their students, this may mean that fewer students require support from the DSA.

Figure 4: Number of students receiving Disabled Students Allowance, 2003-04 to 2012-13

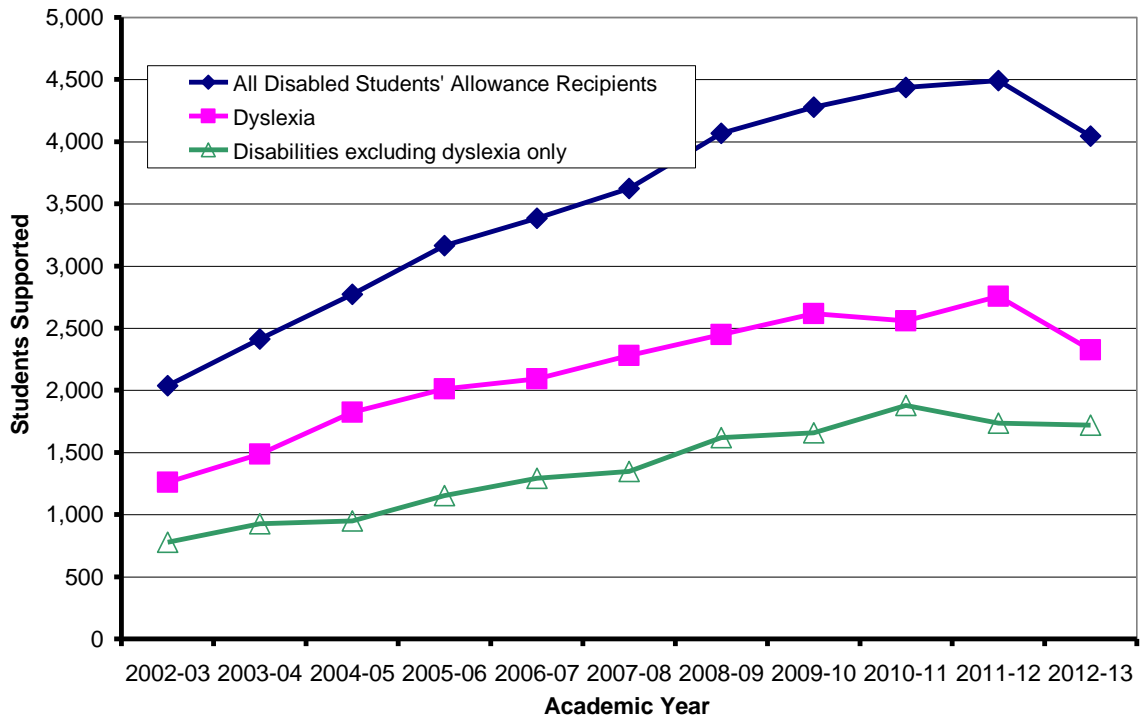
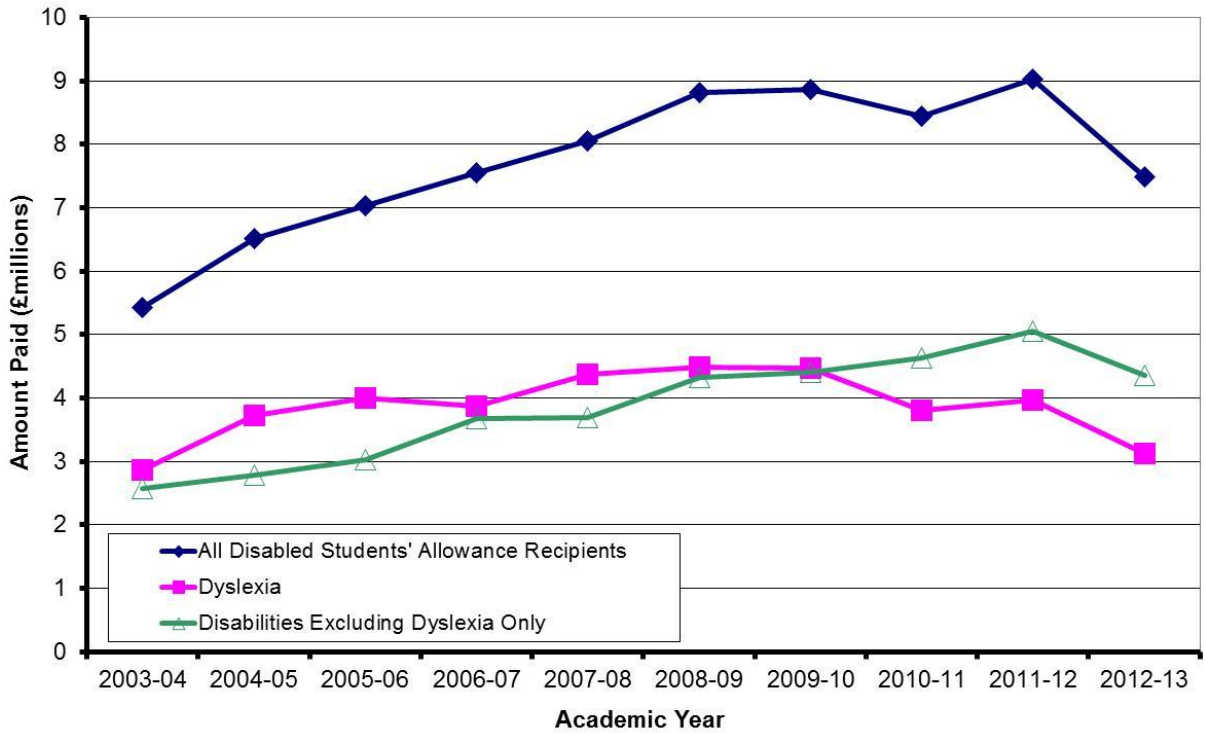


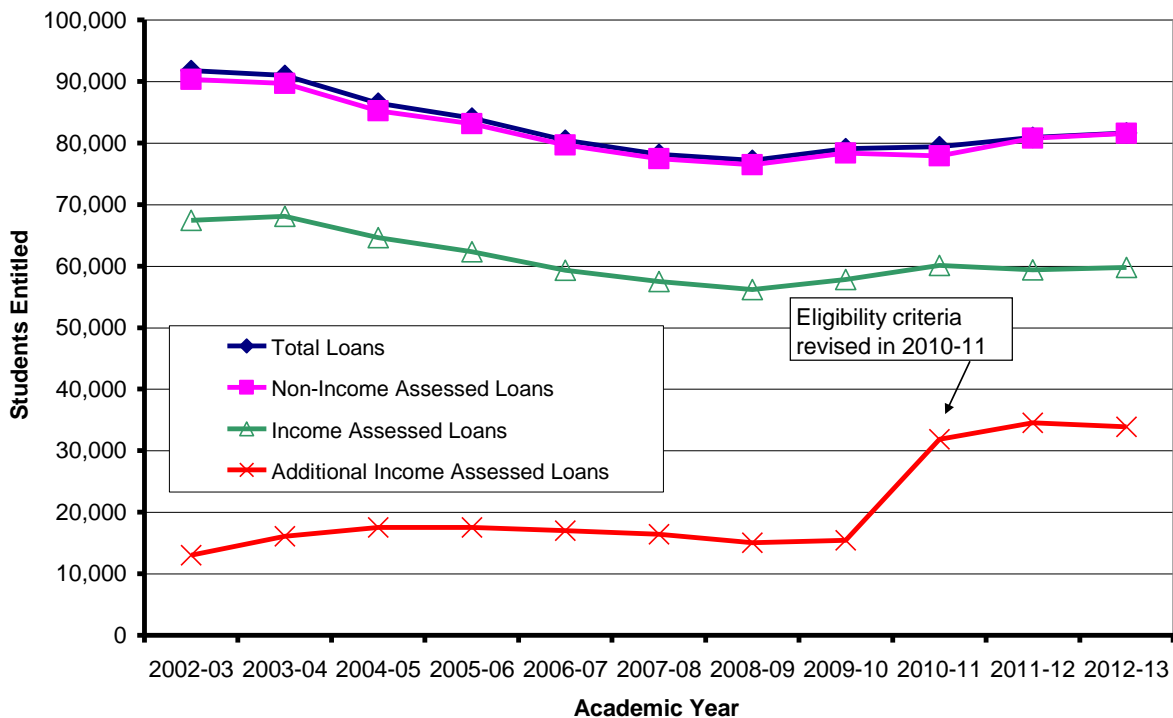
Figure 5: Payments made through Disabled Students Allowance, 2003-04 to 2012-13



11. Loans (Table 7, Table 8)

Figure 6 illustrates the number of students authorised for loans between 2003-04 and 2012-13. The number of students authorised for maintenance loans in 2012-13 is close to 2011-12, now at 81,640 which is 0.9% higher than the 2011-12 figure (80,875). Over the same time period, the total amount authorised increased by 4.3% from £243.9 million in 2011-12 to £254.3 million in 2012-13. This represents an increase in the average loan per student, up from £3,016 in academic session 2011-12 to £3,115 in 2012-13.

Figure 6: Students receiving loan authorisations from SAAS, 2003-04 to 2012-13



12. Household income (Table 12)

In 2012-13, 60,665 (44.8% of) students supplied information about their household income. Of those, the 25,090 had a household residual income of less than £20,000. This is 18.5% of all students supported by SAAS and this group receive 28.2% of the total support paid out by SAAS. This group make up 42.7% of all students receiving non-repayable awards, and receive 55.7% of the money paid through these awards. The average total support for students in lower household income brackets was much higher than the average across all students, for example the average support for students with a household income less than £10,000 was £6,689 compared to £4,316 across the whole SAAS supported population. Students with a household income between £10,000 and £19,999 received an average of £6,507 in support. Some students choose not to declare their income on their application for support (for example, because their household income would too high to benefit from income assessed support) and are therefore eligible for non-income assessed support only, usually tuition fees or fee loans and an optional non-income assessed loan. In 2012-13 this group made up 41.7% of SAAS supported students and they received 21.3% of the total support paid out or authorised. Comparing the 2012-13 figures to 2011-12, the average total support has increased across all income band categories, with the exception of Income not declared/required which has shown a small decrease from £2,213 to £2,205.

Mainstream support tables

Please note the following when using these tables:

- “Awards” refers to all non-repayable bursaries and supplementary grants that are paid out by SAAS.
- “Fees” includes all tuition fees and fee loans.
- Unless otherwise stated, figures on student loans refer to authorisations calculated by SAAS rather than uptake which may differ; this is because SAAS calculates authorisations for loans but Student Loans Company pays out the loan (see Table 8 for more information).
- All information is derived from SAAS management information system, with the exception of Table 8.
- Cash totals are quoted in thousands and student numbers are rounded to the nearest 5 (e.g. 1,2 round to 0 and 3,4 round to 5)
- Total student numbers count each student once. For this reason, total numbers of students may be lower than the sum of the constituent parts
- Detailed notes on each table are available in the Notes associated with Tables section, on page 26

Table 1: Students receiving support and/or authorised for loans by SAAS, 2003-04 to 2012-13

Academic Year	Total Awards			Total Fees			Total Loans			Total Support			Total support, real terms 2012-13 prices	
	Number of Students	Amount (£1000s)	Average per student	Number of Students	Amount (£1000s)	Average per student	Number of Students	Amount (£1000s)	Average per student	Number of Students	Amount (£1000s)	Average per student	Amount (£1000s)	Average per student
2003-04	58,610	90,396	1,542	111,180	127,620	1,148	90,950	223,172	2,454	121,855	441,188	3,621	549,417	4,509
2004-05	57,825	80,087	1,385	109,955	129,013	1,173	86,440	208,412	2,411	120,525	417,511	3,464	505,964	4,198
2005-06	58,750	99,825	1,699	110,340	132,117	1,197	84,065	191,707	2,280	121,235	423,648	3,494	504,193	4,159
2006-07	58,565	102,872	1,757	112,610	152,145	1,351	80,450	185,813	2,310	121,990	440,829	3,614	509,989	4,181
2007-08	58,230	104,773	1,799	114,100	169,528	1,486	78,175	184,312	2,358	122,505	458,613	3,744	517,551	4,225
2008-09	57,590	104,975	1,823	118,055	190,638	1,615	77,170	186,954	2,423	124,845	482,567	3,865	529,734	4,243
2009-10	60,870	111,475	1,831	124,340	213,737	1,719	79,075	197,174	2,494	130,680	522,386	3,997	558,039	4,270
2010-11	68,960	127,672	1,851	126,630	220,830	1,744	79,395	223,349	2,813	133,175	571,851	4,294	595,331	4,470
2011-12	55,685	103,435	1,858	125,790	222,967	1,773	80,875	243,906	3,016	133,990	570,308	4,256	580,395	4,332
2012-13	54,130	100,573	1,858	127,090	229,479	1,806	81,640	254,280	3,115	135,375	584,333	4,316	584,333	4,316

Please see section 1 in Notes associated with Tables section, on page 26

Table 2: Students supported and/or authorised for loans by SAAS and total support paid 2003-04 to 2012-13, by domicile

Academic Year	Total		Scottish Domiciles		EU Domiciles	
	Number of Students	Amount (£1000s)	Number of Students	Amount (£1000s)	Number of Students	Amount (£1000s)
2003-04	121,855	441,188	116,880	435,104	4,975	6,084
2004-05	120,525	417,511	114,660	410,192	5,865	7,320
2005-06	121,235	423,648	114,850	415,590	6,385	8,058
2006-07	121,990	440,829	114,610	429,658	7,385	11,172
2007-08	122,505	458,613	113,825	444,243	8,680	14,370
2008-09	124,845	482,567	115,300	465,904	9,545	16,663
2009-10	130,680	522,386	119,660	502,198	11,020	20,189
2010-11	133,175	571,851	121,855	550,786	11,320	21,066
2011-12	133,990	570,308	122,115	547,950	11,870	22,358
2012-13	135,375	584,333	121,990	559,480	13,385	24,853

Please see section 2 in Notes associated with Tables section, on page 26

Table 3: All students receiving support from SAAS by location of study and institution type, 2003-04 to 2012-13

Academic Year	Total				In Scotland				Outwith Scotland			
	Total	HEI	College	Other	Total	HEI	College	Other	Total	HEI	College	Other
2003-04	121,855	95,165	26,465	225	116,210	90,005	26,075	130	5,645	5,160	385	100
2004-05	120,525	95,325	24,975	225	115,205	90,460	24,610	130	5,325	4,865	360	95
2005-06	121,235	95,990	24,980	260	116,185	91,390	24,640	155	5,050	4,600	340	105
2006-07	121,990	96,830	24,940	220	117,220	92,370	24,715	140	4,770	4,460	225	80
2007-08	122,505	97,335	24,960	210	117,880	92,995	24,760	125	4,625	4,340	200	85
2008-09	124,845	99,140	25,495	205	120,345	94,935	25,270	140	4,495	4,205	225	65
2009-10	130,680	102,715	27,735	235	126,465	98,800	27,505	160	4,215	3,915	230	75
2010-11	133,175	103,475	29,440	260	129,015	99,625	29,205	185	4,160	3,850	240	75
2011-12	133,990	103,410	30,300	280	129,925	99,630	30,085	205	4,065	3,775	215	75
2012-13	135,375	104,910	30,105	360	131,520	101,320	29,930	270	3,855	3,590	175	90

Please see section 3 in Notes associated with Tables section, on page 26

Table 4: All students receiving support from SAAS by gender and age, 2003-04 to 2012-13

Academic Year	Total					Female					Male				
	Total	17 and under	18-20	21-24	25 and over	Total	17 and under	18-20	21-24	25 and over	Total	17 and under	18-20	21-24	25 and over
2003-04	121,855	12,100	60,940	28,115	20,695	65,575	6,525	33,070	14,335	11,645	56,280	5,580	27,870	13,780	9,055
2004-05	120,525	11,560	59,980	28,815	20,170	64,995	6,110	32,535	14,745	11,605	55,530	5,450	27,445	14,070	8,565
2005-06	121,235	11,640	59,885	29,145	20,565	65,345	6,110	32,275	14,955	12,005	55,890	5,530	27,610	14,190	8,560
2006-07	121,990	11,285	60,350	30,130	20,220	64,710	5,855	31,770	15,315	11,770	57,285	5,435	28,580	14,815	8,455
2007-08	122,505	10,995	60,735	30,510	20,265	64,405	5,665	31,845	15,310	11,590	58,100	5,335	28,895	15,195	8,675
2008-09	124,845	11,625	61,180	32,010	20,025	65,540	5,905	31,990	16,330	11,315	59,300	5,720	29,185	15,680	8,715
2009-10	130,680	11,820	64,480	33,650	20,730	69,365	6,355	34,300	17,210	11,500	61,315	5,465	30,175	16,440	9,230
2010-11	133,175	10,985	66,935	34,185	21,070	71,080	5,970	36,120	17,575	11,415	62,095	5,015	30,810	16,610	9,660
2011-12	133,990	10,795	68,490	33,900	20,800	72,250	5,805	37,455	17,695	11,295	61,735	4,990	31,035	16,205	9,505
2012-13	135,375	10,595	70,190	34,615	19,980	73,665	5,815	38,655	18,275	10,920	61,710	4,780	31,530	16,340	9,055

Please see section 4 in Notes associated with Tables section, on page 26

Table 5: All students receiving support from SAAS by level of study and domicile, 2003-04 to 2012-13

Academic Year	Total				Scottish Domiciles				EU Domiciles			
	Total	PG	First Degree	Other UG	Total	PG	First Degree	Other UG	Total	PG	First Degree	Other UG
2003-04	121,855	3,845	88,700	29,270	116,880	3,565	84,235	29,040	4,975	280	4,465	230
2004-05	120,525	4,290	88,830	27,395	114,660	3,900	83,650	27,100	5,865	390	5,180	295
2005-06	121,235	5,085	88,680	27,460	114,850	4,700	83,045	27,095	6,385	385	5,635	370
2006-07	121,990	5,070	89,495	27,390	114,610	4,645	82,910	27,015	7,385	420	6,585	375
2007-08	122,505	4,705	90,295	27,475	113,825	4,260	82,635	26,900	8,680	445	7,660	575
2008-09	124,845	4,755	92,090	27,955	115,300	4,290	83,585	27,385	9,545	465	8,505	570
2009-10	130,680	4,290	95,895	30,460	119,660	3,795	85,920	29,915	11,020	495	9,975	550
2010-11	133,175	3,925	96,930	32,320	121,855	3,390	86,665	31,800	11,320	535	10,265	520
2011-12	133,990	3,775	97,510	32,705	122,115	3,105	86,720	32,290	11,870	670	10,790	415
2012-13	135,375	3,440	99,300	32,635	121,990	2,965	86,770	32,255	13,385	475	12,535	380

PG = Postgraduate. UG – Undergraduate.

Please see section 5 in Notes associated with Tables section, on page 26

Table 6: Students receiving fee support from SAAS and total amount paid, 2003-04 to 2012-13

Academic Year	Total		Full Fees		Half Fees		Other Fees		Fee Loans	
	Number of Students	Amount (£1000s)	Number of Students	Amount (£1000s)	Number of Students	Amount (£1000s)	Number of Students	Amount (£1000s)	Number of Students	Amount (£1000s)
2003-04	111,180	127,620	109,045	126,006	1,130	622	1,010	993	-	-
2004-05	109,955	129,013	108,230	127,664	795	445	930	904	-	-
2005-06	110,340	132,117	108,535	130,705	800	456	1,010	956	-	-
2006-07	112,610	152,145	109,575	147,912	830	546	1,245	977	960	2,709
2007-08	114,100	169,528	109,910	162,265	820	607	1,555	1,203	1,910	5,602
2008-09	118,055	190,638	111,900	179,522	1,045	951	2,270	1,597	2,840	8,567
2009-10	124,340	213,737	117,280	200,995	880	936	3,080	2,159	3,105	9,646
2010-11	126,630	220,830	119,265	207,160	1,085	1,153	3,145	2,452	3,140	10,066
2011-12	125,790	222,967	120,630	210,172	1,030	1,084	830	854	3,300	10,856
2012-13	127,090	229,479	120,495	206,303	1,000	1,027	570	643	4,840	20,610

Please see section 6 in Notes associated with Tables section, on page 26

Table 7: Students authorised for loans by SAAS and total amounts, 2003-04 to 2012-13

Academic Year	Total		Non-Income Assessed Loan		Income Assessed Loan		Additional Income Assessed Loan	
	Number of Students	Amount (£1000s)	Number of Students	Amount (£1000s)	Number of Students	Amount (£1000s)	Number of Students	Amount (£1000s)
2003-04	90,950	223,172	89,665	82,170	68,070	133,200	16,075	7,803
2004-05	86,440	208,412	85,210	70,337	64,600	129,442	17,545	8,633
2005-06	84,065	191,707	83,155	66,835	62,350	115,981	17,505	8,891
2006-07	80,450	185,813	79,635	62,959	59,310	113,982	16,980	8,872
2007-08	78,175	184,312	77,465	61,222	57,480	114,309	16,405	8,782
2008-09	77,170	186,954	76,465	60,980	56,180	117,748	15,075	8,226
2009-10	79,075	197,174	78,370	63,069	57,810	125,473	15,465	8,633
2010-11	79,395	223,349	77,920	62,297	60,130	137,438	31,865	23,614
2011-12	80,875	243,906	80,785	64,330	59,390	153,926	34,520	25,650
2012-13	81,640	254,280	81,585	66,462	59,785	161,928	33,885	25,890

Please see section 7 in Notes associated with Tables section, on page 26

Table 8: Full-time students authorised for loans by SAAS and actual take up from the Student Loans Company (SLC), 2003-04 to 2012-13

Academic Year	Entitlement from SAAS		Actual SLC take-up		Actual take-up (SLC) versus entitlement (SAAS)	
	Number of Students	Total Entitlement (£1000s)	Number of Students	Amount Borrowed c	% of Students	% of Entitlement Amount
2003-04	90,305	222,848	89,325	217,373	98.9	97.5
2004-05	85,815	208,099	85,025	203,290	99.1	97.7
2005-06	83,385	191,367	82,645	187,460	99.1	98.0
2006-07	79,800	185,489	78,940	180,433	98.9	97.3
2007-08	77,580	184,014	76,690	178,322	98.9	96.9
2008-09	77,170	186,954	76,405	181,321	99.0	97.0
2009-10	79,075	197,174	78,630	192,747	99.4	97.8
2010-11	79,395	223,349	79,705	219,908	100.4	98.5
2011-12	80,875	243,906	81,185	240,307	100.4	98.5
2012-13	81,640	254,280	81,440	249,948	99.8	98.3

Please see section 8 in Notes associated with Tables section, on page 26

Table 8 shows the number of students that took up a loan through the Student Loans Company (SLC) as a percentage of students authorised for a maintenance loan by SAAS. The SLC hold information on money paid in loans and SAAS hold information on entitlement and authorisations. In some years, the table shows slightly higher numbers of uptake compared to entitlement. Although this may look unusual at first sight, indications show that it has occurred because of a relatively small number of students each year who are authorised for a loan by SAAS, enrol for their course and are subsequently paid money by SLC but then fail to attend thus losing their student loan entitlement, or request that the loan be revoked. In this case, SAAS will adjust the student's record to show that they are not entitled to a loan, however SLC will still regard the student as a loan recipient because an amount of money has been paid out. SLC will recover the money that has been paid out. Therefore, figures from the SLC give the most accurate representation of loans that have actually been paid out.

Table 9: Numbers of students receiving awards from SAAS, 2003-04 to 2012-13

	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Total Award Payments	58,610	57,825	58,750	58,565	58,230	57,590	60,870	68,960	55,685	54,130
Standard Maintenance Allowance (Postgraduates)	1,220	1,060	1,020	925	1,040	1,055	1,025	35	-	-
Standard Maintenance Allowance (Undergraduates)	200	90	50	45	40	45	55	-	-	-
Scottish Government Health Department Bursary	2,030	1,955	1,965	1,940	1,935	1,800	1,680	1,560	1,470	1,360
Travel Expenses	37,150	34,830	32,625	32,970	33,710	35,150	39,795	43,125	-	-
Young Students Bursary	27,855	31,500	35,105	34,875	34,200	32,430	33,715	34,135	33,285	33,140
Young Students Outside Scotland Bursary	605	795	860	630	375	120	20	5	-	-
Student Outside Scotland Bursary	-	-	-	625	1,020	1,515	1,515	1,535	1,450	1,370
Independent Students Bursary								18,255	16,755	15,645
Dependants Grant	5,905	475	430	370	335	305	315	310	310	285
Lone Parents Grant	3,775	3,410	3,230	3,025	2,920	2,630	2,420	2,380	2,315	2,290
Lone Parents Childcare Grant	1,525	1,505	1,450	1,415	1,375	1,285	1,290	1,295	-	-
School Meals Grant	5,075	-	-	-	-	-	-	-	-	-
Disabled Students Allowance	2,410	2,775	3,165	3,385	3,625	4,065	4,275	4,435	4,495	4,045
Adhoc Payments	235	125	100	105	70	75	45	40	600	605
Adjustment Payments	60	65	35	80	70	75	100	110	-	-
Two Homes Grant	160	-	-	-	-	-	-	-	-	-

Please see section 9 in Notes associated with Tables section, on page 26

Table 10: Award payments and total amount paid, 2003-04 to 2012-13 (£1000s)

	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Total Award Payments	90,396	80,087	99,825	102,872	104,773	104,975	111,475	127,672	103,435	100,573
Standard Maintenance Allowance (Postgraduates)	3,373	2,972	2,993	2,910	3,269	3,480	3,322	111	-	-
Standard Maintenance Allowance (Undergraduates)	395	225	130	122	122	143	129	-	-	-
Scottish Government Health Department Bursary	3,621	3,572	3,573	3,619	3,667	3,588	3,482	3,136	2,973	2,734
Travel Expenses	15,474	14,555	14,177	14,666	15,170	16,560	18,694	20,589	-	-
Young Students Bursary	39,193	45,532	65,355	66,760	66,877	64,476	69,144	70,519	69,645	69,716
Young Students Outside Scotland Bursary	281	384	428	319	189	60	11	<5	-	-
Student Outside Scotland Bursary	-	-	-	1,024	1,703	2,578	2,700	2,741	2,605	2,458
Independent Students Bursary								17,066	15,467	14,496
Dependants Grant	14,599	940	882	773	697	637	642	618	626	601
Lone Parents Grant	4,130	3,748	3,632	3,498	3,427	3,109	2,900	2,831	2,777	2,757
Lone Parents Childcare Grant	1,500	1,499	1,495	1,470	1,463	1,407	1,450	1,461	-	-
School Meals Grant	2,075	-	-	-	-	-	-	-	-	-
Disabled Students Allowance	5,429	6,512	7,031	7,552	8,059	8,816	8,872	8,438	9,022	7,487
Adhoc Payments	175	118	114	121	92	87	67	98	320	325
Adjustment Payments	27	29	15	38	38	35	64	60	-	-
Two Homes Grant	122	-	-	-	-	-	-	-	-	-

Please see section 10 in Notes associated with Tables section, on page 26

Table 11: Students in receipt of Disabled Students' Allowance from SAAS by disability type and total amount paid, 2011-12 and 2012-13

	2011-12		2012-13	
	Number of Students	Amount (£1000s)	Number of Students	Amount (£1000s)
Total	4,495	9,022	4,045	7,487
Autistic spectrum disorder	95	253	90	266
Deafblind	30	216	<5	2
Dyslexia	2,755	3,962	2,380	3,126
Hearing impairment	110	576	90	433
Language or speech disorder	<5	0	<5	4
Learning disability	35	66	55	97
Mental health problem	260	433	250	419
Other	690	1,728	785	1,777
Other moderate learning difficulty	15	43	5	16
Other specific learning difficulty (e.g. numeric)	10	12	10	12
Physical health problem	150	501	100	337
Physical or motor impairment	120	631	105	487
Social, emotional and behavioural difficulty	15	39	20	44
Visual impairment	140	466	120	460
Missing	60	96	20	7

Please see section 11 in Notes associated with Tables section, on page 26

The administrative data collected on disability types changed in 2011-12, meaning that the disability types that are reported are now different from previous years. For full historical data on disability types, please see the 2010-11 release of this publication, available here:

<http://www.scotland.gov.uk/Publications/2011/10/25133537/0>

Table 12: Household residual income details of students receiving support from SAAS, 2012-13

	Any Support		Awards		Fees ³		Loans ⁴	
	Number of Students ¹	Average Amount (£) ²	Number of Students	Average Amount (£)	Number of Students	Average Amount (£)	Number of Students	Average Amount (£)
Total⁵	135,375	4,315	54,130	1,860	127,090	1,805	81,640	3,115
< £10k	9,695	6,690	8,890	2,380	8,995	1,690	7,655	3,715
£10,000 - £19,999	15,395	6,505	14,225	2,450	14,380	1,715	11,230	3,625
£20,000 - £29,999	11,160	5,770	10,140	1,625	10,470	1,770	8,240	3,565
£30,000 - £39,999	8,375	5,135	3,685	560	7,915	1,795	7,025	3,805
£40,000 - £49,999	6,120	4,590	335	1,200	5,820	1,820	5,590	3,060
£50,000 - £59,999	4,340	3,785	180	1,425	4,130	1,845	3,990	2,140
£60,000 - £69,999	2,425	3,280	95	1,065	2,315	1,935	2,225	1,515
£70,000 - £79,999	1,325	3,205	50	1,550	1,270	1,985	1,220	1,350
£80,000 - £99,998	1,050	3,095	40	2,215	1,005	2,025	950	1,185
£99,999 and above	785	3,270	25	1,270	750	2,295	695	1,175
Income not declared/required ⁶	56,485	2,205	2,545	2,030	54,650	1,870	16,840	1,015
Exempt from Parental/Spousal Contribution ⁷	18,200	6,850	13,900	1,430	15,370	1,660	15,975	4,965

Please see section 12 in Notes associated with Tables section, on page 26

Table 13: Students receiving support from SAAS in 2012-13, Institution location, type of institution & level of support

		2012-13					
		Award		Fees		Loans	
		Students in receipt	Total Amount Paid (£1000s)	Students in receipt	Total Amount Paid (£1000s)	Students Entitled	Total Allocation (£1000s)
Total	Total	54,130	100,575	127,090	229,480	81,640	254,280
	HEI	36,265	68,205	99,805	193,485	61,535	179,250
	College	17,705	32,070	26,985	35,420	19,825	74,020
	Other institution	160	300	295	580	280	1,010
Scotland	Total	52,585	97,475	123,870	214,020	78,275	244,385
	HEI	34,845	65,375	96,780	178,935	58,420	170,235
	College	17,610	31,880	26,840	34,730	19,660	73,495
	Other institution	125	215	245	355	195	655
Outwith Scotland	Total	1,545	3,095	3,220	15,460	3,365	9,895
	HEI	1,415	2,825	3,025	14,550	3,115	9,010
	College	95	190	150	690	165	530
	Other institution	35	80	50	220	85	355

Please see section 13 in Notes associated with Tables section, on page 26

Early analysis of applications for 2013-14 session

The previous tables in this publication have focussed on the information that is available at the end of 2012-13. It is also useful to have an early indication of applications received to date in 2013-14. Figure 7 shows the actual numbers of students supported from 2001-02 to 2012-13, with interim figures based on the number of applications that have been received so far for 2013-14 session.

There are a number of factors that will affect the number of students that are actually supported in 2013-14. For example some applicants withdraw from their courses, some do not attend their courses, and some applications will be rejected by SAAS because of eligibility rules. SAAS have been encouraging students to apply early for their funding since 2010-11 and it is possible that as this message becomes bedded into the system we might see increasing proportions of applicants who apply early then withdraw and are not supported by SAAS. Table 14 gives a comparison of the number of applications that have been received by September in previous years and the final numbers actually supported at the end of the year. Final figures on the number of students actually supported by SAAS in 2013-14 and the amounts paid will be published at the end of the session.

Figure 7: Numbers of students supported by SAAS by domicile 2003-04 to 2012-13 and applications received to date for 2013-14

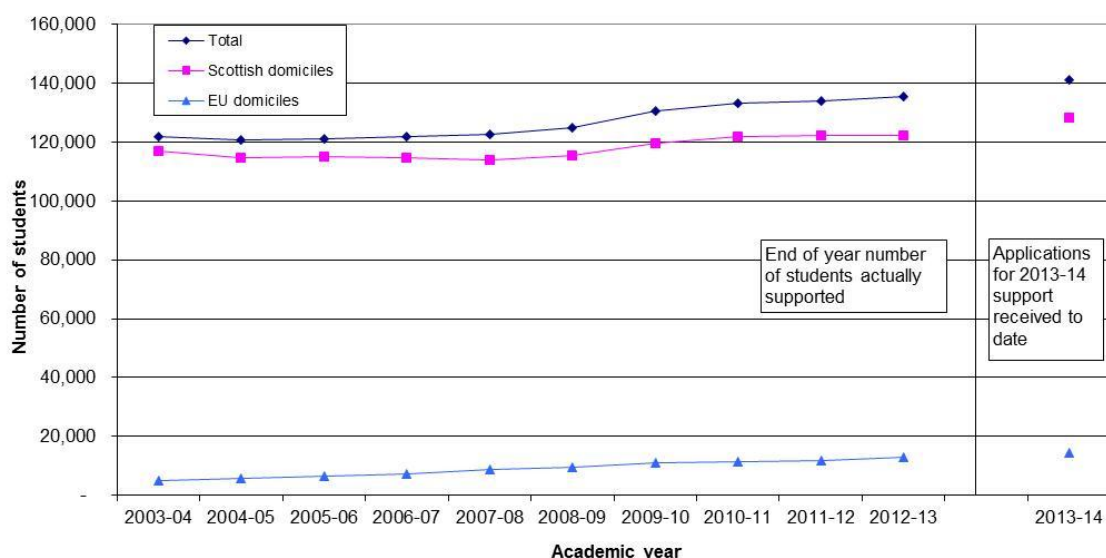


Table 14: Numbers of students supported by SAAS from 2010-11 to 2012-13 and interim numbers for 2013-14

	Number of students applied by September	End of year, number of students	% of all students who had applied by September
2010-11	131,215	133,175	99.3%
2011-12	132,610	133,890	99.6%
2012-13	135,585	135,375	100%
2013-14	140,985	Not available	Not available

Supplementary Tables – Official Statistics (Not National Statistics)

The previous tables cover mainstream students supported by SAAS and the amount of support received. This section provides statistics on additional schemes in place to provide financial support for students; the Nursing and Midwifery Student Bursary scheme, the part-time fee grant, and Higher Education Discretionary and Childcare funds.

Table 15: Students supported under the Scottish Government Health Directorate Nursing and Midwifery Student Bursary (NMSB) scheme 2009-10 to 2011-12.

Official Statistics

	Students receiving support	Amount of support (£1000s)
2009-10	9,330	66,680
2010-11	9,485	66,865
2011-12	9,320	64,937

Please see section 14 in Notes associated with Tables section, on page 26

Table 15 shows the amounts paid out through the NMSB scheme, which is targeted at students who are taking courses in pre-registration nursing or midwifery.

Table 16 gives information on support through Discretionary funds and Childcare funds. Discretionary funds are available for higher education students to apply to if they are having financial difficulties. Childcare funds are available for students to apply to for help towards the cost of registered childcare costs. Institutions are responsible for deciding who they make payments to and how much is paid. In 2011-12, the 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 no longer hold figures on Childcare Fund support for College students. The 2011-12 Childcare Fund figures includes only students who are not studying at Colleges.

Table 16: Instances of assistance and amount of support provided through the Higher Education Discretionary Fund and the Higher Education Childcare Fund academic years 2002-03 – 2011-12. Official Statistics

	Discretionary Fund		Childcare Fund (for HEIs only from 2011-12 onwards. See note)	
	Instances of Assistance	Amounts issued by institutions (£1000s) ²	Instances of Assistance	Amounts issued by institutions (£1,000s)
2002-03	14,705	6,128	6,815	5,018
2003-04	10,775	6,415	6,180	5,899
2004-05	10,930	6,794	5,855	6,537
2005-06	13,395	9,970	1,770	3,094
2006-07	13,995	11,360	1,545	3,228
2007-08	15,995	11,492	1,480	3,341
2008-09	16,310	12,928	1,360	3,453
2009-10	18,230	12,396	1,315	3,596
2010-11	18,805	13,219	1,505	4,183
2011-12	17,530	14,173	840	2,341

Please see section 16 in Notes associated with Tables section, on page 26

Table 17: Part-time students receiving fee support through the Part-time Fee Grant scheme (previously known as ILA500) and amount of support paid – 2008-09 to 2012-13. Official Statistics

Academic Year	Number of Students	Amount of Support (£1000s)
2008-09	2,275	1,127
2009-10	5,055	2,482
2010-11	7,230	3,571
2011-12	7,710	3,445
2012-13	7,535	3,335

Please see section 17 in Notes associated with Tables section, on page 26

Table 18: Part-time students receiving fee support through the Part-time Fee Grant by age and gender – 2008-09 to 2012-13. Official Statistics

		2008-09	2009-10	2010-11	2011-12	2012-13
Total	Total	2,270	5,055	7,230	7,700	7,375
	17 and under	15	45	10	120	105
	18-20	165	325	395	745	705
	21-24	335	825	1,020	1,110	1,060
	25 and over	1,755	3,865	5,800	5,725	5,505
Female	Total	1,715	3,725	5,085	5,550	5,350
	17 and under	5	15	5	70	50
	18-20	105	175	135	310	315
	21-24	235	580	620	765	705
	25 and over	1,370	2,955	4,325	4,400	4,280
Male	Total	555	1,330	2,140	2,155	2,025
	17 and under	5	30	<5	50	60
	18-20	60	150	260	435	390
	21-24	100	245	405	345	355
	25 and over	385	910	1,475	1,325	1,225

In 2012-13, there were 160 part-time students receiving support with no gender recorded on the system, which are not included in this table.

Please see section 18 in Notes associated with Tables section, on page 26

Notes associated with tables

Table number	Notes
1	'Students supported' are those receiving fees or fee loans and/or awards and/or who have been authorised for maintenance loans. 'Loan figures relate to loans authorised by SAAS rather than uptake through Student Loans Company which may differ. 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 2012-13 prices. 'Total fees' includes fee loans. 'Total awards' refers to all bursaries and supplementary grants.
2	Scottish domiciled students are eligible for payment of tuition fees, a loan for living costs and, depending on individual circumstances, a bursary and supplementary grants. EU national students from outside the UK who have come to Scotland to study are generally eligible for fees only support.
3	Scottish domiciled students studying outwith Scotland are eligible for fee loan support, whereas those studying in Scotland are eligible for non-repayable fees from SAAS. 'Other institution' types include NHS colleges, theological colleges, Adult Education colleges and others.
5	Although certain students are classed as undertaking postgraduate level study, they are funded through the undergraduate support stream. These are mainly Professional graduate diploma in education (PGDE) students and they are included in the 'postgraduate' category. 'Other undergraduates' include students at Adult Education colleges who are funded under the Adult Education Allowances Scheme up to and including 2008-09. The scheme was discontinued from academic year 2009-10 onwards. In 2012-13, the Postgraduate Student Awards Scheme was changed from a tuition fee payment to a fee loan which they are expected to pay back.
6	<p>'Full fees' refer to the normal public fee rates. In 2012-13 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 or PGDipCE courses, £2,895 for medical courses and £3,400 for postgraduate students under the PSAS scheme. 'Half fees' are 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 more than 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 students who have had a break of study of a year or more and whose college or university is charging a fee rate higher as a result of changes in 2006-07 can have the difference paid by SAAS so they are not penalised by the new higher rates, this is known as the fee differential. 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.</p> <p>Some changes were made to fee and fee loan rates in 2012-13. Undergraduate students studying in the rest of UK were eligible for a tuition fee loan of up to £9,000 for publicly funded HEIs. 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, or £1,700 for part-time study. Medicine students are eligible for tuition fees up to £9,000 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).</p>
7	'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. 'Income Assessed Loan' includes those who have declared household income (or are independent and get maximum loan) and the income is low enough to ensure they get some or all of the income assessed loan. Most students in

	<p>this category also get the non income assessed loan. 'Additional Income Assessed loan' refers to a small extra loan available to students on very low incomes. This is paid in addition to the income assessed loan and the non income assessed loan so students in this category are also included in the categories above. Any bursary payments (such as Young Students Bursary and Students Outside Scotland Bursary) are offset against the loan, thereby reduce the amount of loan that a student is entitled to.</p>
8	<p>Student loan entitlement is calculated by SAAS but the Student Loans Company 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.</p>
9 & 10	<p>'Awards' refers to all non-repayable bursaries and supplementary grants. 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. 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. Adhoc payments also include non-repayable payments that are paid out to very small numbers of students, such as the Vacation Grant for Care Leavers. Figures on Standard Maintenance Allowance for Postgraduate students exclude PGDE. SMA for Undergraduate students includes PGDE as they receive the same support package. Note that these figures will include, up until academic year 2009-10, students on the Adult Education Allowances Scheme (AEAS) which has been discontinued.</p>
11	<p>From 2011-12 onwards, travel costs paid to DSA students are included in DSA payments. The administrative data collected on disability types changed in 2011-12, meaning that the disability types that are reported are now different from previous years. For full historical data on disability types, please see the 2010-11 release of this publication, available here: http://www.scotland.gov.uk/Publications/2011/10/25133537/0</p>
12	<p>Average amounts paid have been rounded to the nearest £1. 'Income not declared/required' 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. 'Exempt from parental contribution' group comprises all those who have no benefactor to assess for a contribution to their support. Such students will be entitled to maximum loan amounts and supplementary grants.</p>
13	<p>See notes for Table 3.</p>
15	<p>Students studying for a nursing or midwifery pre-registration diploma or degree are supported by the Scottish Government Health Directorate's Nursing and Midwifery Students' Bursary Scheme (NMSB) when they study in Scotland. Data on payments made to NMSB students for academic session 2011-12 is not yet complete therefore the most recent available data is for session 2010-11.</p>
16	<p>Students can receive help from both the Discretionary Fund and the Childcare Fund in the same year so the amounts cannot be summed to a total. 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. The 'Amounts issued by institutions' figures for the Higher Education Childcare and Discretionary funds are the amounts distributed to students by institutions and not the total amount allocated by SAAS. The difference between the amount allocated by SAAS and the</p>

	<p>amounts distributed to students is returned to SAAS each year as unused funds. Academic year 2010-11 is the latest for information available on Higher Education Childcare and Discretionary funds.</p>
17 & 18	<p>The Part-time fee grant was previously known as ILA 500. The scheme provides up to £500 towards the cost of tuition fees for eligible students studying certain part-time courses. In 2011-12, 10 students funded through the scheme and chose not to disclose their gender. These students have been excluded from Table 18. Figures are correct at the time of publication.</p>

Notes to news editors

1. The information presented in this statistical publication is provided by the Student Awards Agency for Scotland (SAAS). SAAS administers the student support arrangements for Scottish domiciled higher education students studying throughout the UK and EU students studying in Scotland.
2. Most full-time first degree courses and equivalent level qualifications are covered by SAAS student support, as well as the postgraduate teaching qualifications and most sub-degree courses at HNC level or above. Certain other postgraduate qualifications are also covered. Information on support provided by SAAS is covered in the main body of this publication, in the section entitled 'Mainstream Student Support'. Pre-registration Nursing and Midwifery students are supported by the Scottish Government's Health Directorate, though SAAS deals with their applications and administers their payments. Additional support is available to students experiencing financial difficulties through the Higher Education Discretionary and Childcare Funds. Some data on these funds is included in the 'Supplementary Tables' section. Data on fee support provided for certain part-time students through the Part time Fee Grant (previously known as ILA500), is also included in the 'Supplementary Tables' section.
3. Since 2001-02, support for new entrants has consisted of up to 3 elements: tuition fees paid by SAAS on behalf of all eligible students (direct to the institution of study); living cost support through a loan extended by the Student Loans Company; and 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 dependents).
4. Throughout this report, the term "loan authorisations" is used to refer to the total amount of loan requested by students which has been authorised and approved by SAAS. This may be different to entitlement 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 extend the loan to students.
5. 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. 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 allowances for some maintenance payments). The residual income is then used as the basis for income assessment for support as appropriate.
6. Over the period covered in this publication several changes to the student support package available through SAAS occurred. The main changes are outlined below. Further changes announced to the Scottish Parliament during September 2012 are not included as they first effect the academic year of 2013-14.

Non-repayable Grants & Awards

For undergraduate students, Standard Maintenance Allowance (SMA) only applies 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.

The Dependants Grant for children and the School Meals Grant were abolished in 2004-05, following the introduction of the new tax credits system.

The Young Students' Bursary (YSB) income thresholds were changed in 2005-06, from £10,740 for the maximum payment to £17,000 and from £27,900 for the point above which YSB is no longer payable to £31,000. This meant that more students were eligible for the full amount of YSB. The maximum amount of YSB available to students was also increased in 2005-06. 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 dependent in 2007-08 will continue to do so even if they subsequently become independent because they are now living with a partner and/or have a child under three.

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.

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.

Independent Students' Bursary was introduced in academic year 2010-11. Eligible students are generally over 25 or are married, in a civil partnership, or living with a partner or their parents are no longer alive. The bursary is income-assessed. The maximum amount paid is £1,000, which is paid instead of part of the loan therefore reducing the amount of loan that needs to be taken out.

Lone Parents' Childcare Grant was introduced 2001-02 and paid through adhoc payments in its initial year. From 2011-12 onwards, the grant is paid out by institutions, meaning that SAAS no longer hold information on Lone Parents' Childcare Grant support.

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.

Fee Payments

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 some groups of students who are funded through different arrangements. Students who are repeating years of study usually do not receive fee support, unless on strong compassionate grounds. There is a reciprocal arrangement in place for Allied Health Profession (AHP) students. This means that

AHP students studying in Scotland who are from England, Wales or Northern Ireland receive fees and a bursary from SAAS and Student Finance England, Wales or Northern Ireland as appropriate will pay 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.

Students who entered their course between 2001-02 and 2005-06 can apply for fee support and can receive £1,285 which is paid directly to the). Those who entered in 2006-07 or later, or those returning after a break in study of a year or more, can receive £1,820 in fee support for a first degree or post graduate teaching qualification. The fee for medical students is £2,895 and for a Higher National Certificate (HNC) or Higher National Diploma (HND) level course it is £1,285. Postgraduate course fees (excluding teaching qualifications) are £3,400.

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 maintenance loans.

In 2012-13 such students studying in the rest of UK can receive a fee loan of up to £9,000. 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, or £1,700 for part-time study. Previously, postgraduate students were eligible for fee payments which they did not have to pay back.

Loan Authorisations

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 of course.

In order to compare the numbers of loans being authorised by SAAS and the final uptake figures of loan from the Student Loans Company (SLC), figures from the SLC are included in this publication (Table 8).

Details on loans issued under previous arrangements in the period before 1999-00 are not included in this publication (including mortgage-style repayment loans).

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 are no longer available. They have been replaced with the ILA (Individual Learning Account) 500 scheme which provides 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. ILA500 has been re-named to the Part-time Fee Grant.

In session 2009-2010 and earlier, the additional loan was only available to young students who were entitled to the Young Students' Bursary. From session 2010-2011, it was made available to all young and mature students. Single exempt students would get the full amount.

In 2010-11, the maximum amount through additional means tested loan increased to £785. The maximum loan rate for students outside Scotland also increased to £5,067.

7. In academic year 2008-09 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 now be taken into consideration. In addition, a step-parent's income would also now be taken into consideration, even if 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.

8. Student support levels and income thresholds are usually updated by the forecasted Retail Price Index excluding mortgage payments (RPIX). Additional changes to support amounts and thresholds have also been made due to changes in policy resulting in variations which are not in line with inflation. Some of the key changes are outlined in the 'Factors affecting time series' table on page 4.

9. In considering the statistics presented in this paper it may also be useful to be aware of the sources of finance which fund different types of student support. Fees and Awards are paid directly from the Scottish Government's Block Grant (also known as the Departmental Expenditure Limit or DEL). Funding for loans is provided by HM Treasury from what is known as the Annual Managed Expenditure (AME) budget. However, for every £1 of loan paid by HM Treasury from its AME budget, it cost the Scottish Government 31p from its DEL budget to cover the cost of subsidising interest on the loans and the cost of loans which may eventually be written off.

10. The following 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.

- **Postgraduate:** Students attending courses where 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).
- **First Degree:** Students on courses leading to a first degree or equivalent.
- **Other Undergraduate:** Students on courses classified as higher education but not classified as postgraduate or first degree, such as HNCs and HNDs.

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).

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 5 which shows supported students by domicile and level of study) such students are counted under the 'postgraduate' category.

11. This is a National Statistics publication. National Statistics are produced to high professional standards set out in the National Statistics Code of Practice. They undergo regular quality assurance reviews to ensure that they meet customer needs. They are produced free from any political interference.

12. This release, together with associated tables listed above, is published on the Scottish Government website at the following address:

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

13. Tables showing figures broken down by local authority, institution type and qualification level can be found at the following address:

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

14. Tables showing the figures contained in the publication back to 1997-98 will also be available on the Scottish Government website at the following address:

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

15. The Student Loans Company has produced 2 annual financial year publications on student loans and outstanding debt in Scotland. A National Statistics publication 'Student Loans for Higher Education in Scotland, financial year 2012-13' gives financial information on outlay and repayments through the SLC and is available here: <http://www.slc.co.uk/media/589299/slcsfr042013.pdf>

An official statistics publication 'Income Contingent Loans by Repayment Cohort and Tax Year 2000/01 to 2011/12' gives more detailed analyses of income contingent borrowers who are liable for repayment by tax year and by the repayment cohort to which they belong. It is available here:

<http://www.slc.co.uk/media/589355/slcosp042013.pdf>

16. Further information on all aspects of student support provided by the Student Awards Agency for Scotland, including types of support and eligibility can be found on their website at the following address: <https://www.saas.gov.uk/>

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