

Statistics Publication Notice

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HIGHER EDUCATION STUDENT SUPPORT IN SCOTLAND 2010-11

26 October 2011

Scotland's Chief Statistician today published statistics on **Higher Education Student Support in Scotland 2010-11**. The statistics in this release supersede those published by Scotland's Chief Statistician on 27 October 2010.

These figures relate to support provided or authorised by the Student Awards Agency for Scotland (SAAS) to higher education students in Scotland and elsewhere in academic years 2001-02 to 2010-11. 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 and non-repayable awards, as well as authorising entitlement to maintenance loans and fee loans, which are paid out by the Student Loans Company.

Key findings

- The amount of money paid out in tuition fees or awards, or authorised in loans by SAAS totalled £ 571.9 million in financial support, which is 9.5 per cent higher than in 2009-10 (£522.4 million).
- 133,175 students were supported which is 1.9 per cent more than in 2009-10 (130,680).
- £220.8 million was paid out in tuition fees and fee loans, to 126,630 students. This is a 3.3 per cent increase on 2009-10 (£213.7 million).
- £127.7 million was paid out in non-repayable awards, which is 14.5 per cent higher than in 2009-10 (£111.5 million). 68,960 students received award payments which is 13.3 per cent higher than in 2009-10 (60,870). This increase was mostly caused by the introduction of the Independent Students' Bursary in 2010-11.
- SAAS authorised a total of £223.3 million in maintenance loans, 13.3 per cent higher than in 2009-10 (£197.2 million). There were 79,395 loan authorisations in 2010-11.

Key trends in Higher Education Student Support 2009-10 to 2010-11

This table summarises the number of students and amounts paid or authorised by SAAS for academic session 2010-11, and the change in these numbers between 2009-10 and 2010-11.

Type of support		2010-11 value	2009-10 to 2010-11 change
All support (fees, loans and awards)	Number of students	133,175	1.9%
	Amount paid or authorised in loans (£1,000s)	£571,851	9.5%
	Average per student	£4,294	7.4%
Tuition fees and fee loans	Number of students	126,630	1.8%
	Amount paid (£1,000s)	£220,830	3.3%
	Average per student	£1,744	1.4%
Maintenance loans	Number of students	79,395	0.4%
	Amount authorised in £1,000s	£223,349	13.3%
	Average per student	£2,813	12.8%
Non-repayable awards	Number of students	68,960	13.3%
	Amount paid (£1,000s)	£127,672	14.5%
	Average per student	£1,851	1.1%

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Factors affecting time series

This table summarises the support available each academic year from 2001-02 to 2010-11. **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, 28.

Type of support	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	Comments
Tuition fees	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Fee loans						✓	✓	✓	✓	✓	Introduced in 2006-07 for Scottish students studying outside Scotland.
Maintenance loans	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Standard Maintenance Allowance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Only for continuing postgraduates, and undergraduates who entered the system before 1998-99.
SG Health Department Bursary	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Travel Expenses	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Young Students' Bursary	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Young Students' Outside Scotland Bursary		✓	✓	✓	✓						Replaced with Students Outside Scotland Bursary in 2006-07 to extend eligibility to mature students.
Mature Students Grant	✓										
Students' Outside Scotland Bursary						✓	✓	✓	✓	✓	
Independent Students' Bursary										✓	
Dependants' Grant (for children)	✓	✓	✓	✓							Abolished following introduction of new tax credits system.
Lone Parents' Grant	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Lone Parents' Childcare Grant		✓	✓	✓	✓	✓	✓	✓	✓	✓	
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 2001-02 and 2010-11. **References to numbers of students will always mean students supported by SAAS (unless otherwise stated).**

1. Total number of students supported (Table 1)

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

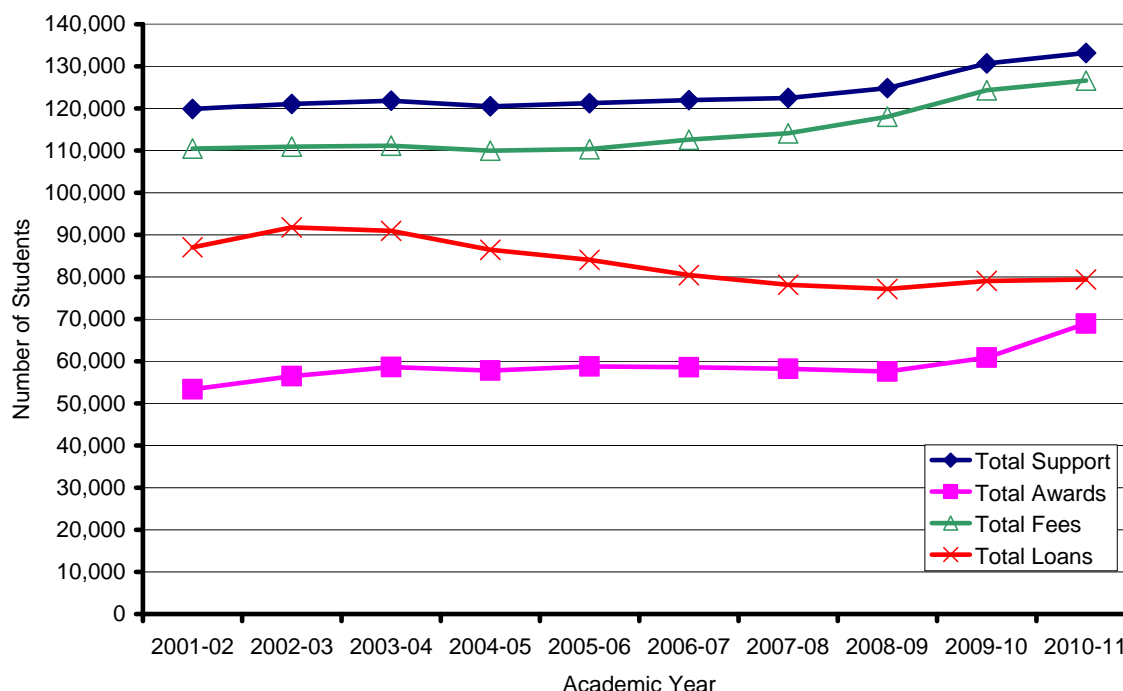


Figure 1 illustrates the number of SAAS supported students between 2001-02 and 2010-11. The increase in student numbers between 2009-10 and 2010-11 follows a well established trend of increasing student numbers over the past 10 years (with the exception of a small decrease in 2004-05). Student numbers grew by 1.9 per cent between 2009-10 and 2010-11 to 133,175. This rate of growth is lower than the 4.7 per cent increase seen between 2008-09 and 2009-10.

A number of other sources have also shown increasing numbers of students entering higher education in Scotland¹. It is therefore expected that this will lead to increasing demand for support from SAAS.

¹ Destinations of Leavers from Scottish Schools, 2009-10:

<http://www.scotland.gov.uk/Publications/2010/11/30144422/0>

Higher Education Students and Qualifiers at Scottish Institutions 2009-10:

<http://www.scotland.gov.uk/Publications/2011/03/25132517/0>.

Scottish Participation in Further and Higher Education, 2005-06 to 2009-10

http://www.sfc.ac.uk/statistics/PublishedStatistics/PublishedStatisticsParticipation0506_0910.aspx

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

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

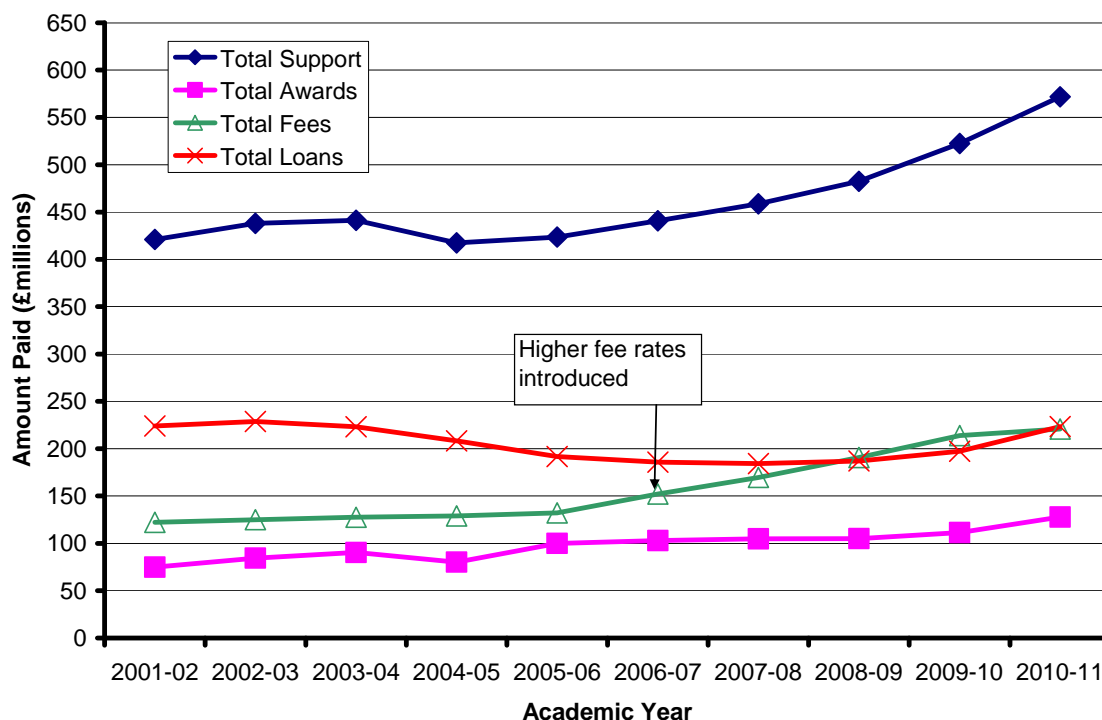


Figure 2 shows the change in total amounts paid or authorised in awards, fees, loans and total support between 2001-02 and 2010-11. Total amount paid in support has been increasing since 2004-05, reaching its highest level in 2010-11 at £571.9m. This is a total increase of 36 per cent between 2001-02 and 2010-11 in cash terms and 7 per cent in real terms (using 2010-11 prices). This is the highest level of total support paid or authorised by SAAS in real terms since 2001-02. The average support per student is at £4,294 in 2010-11. When adjusted for real terms it can be seen that the average support per student has been increasing each year since 2006-07, although the highest value seen in the time series was in 2001-02.

Between 2004-05 and 2009-10, the increase in total support was mainly due to increases in fee support. This pattern has changed between 2009-10 and 2010-11 session; the increase in total support has now been caused by increases in award payments and loan authorisations, whilst total payments on tuition fees have stabilised. An increase in SAAS support was expected in 2010-11 because of the introduction of a new bursary, Independent Students' Bursary. The bursary is an income-assessed grant for eligible independent students of up to £1,000.

3. Domicile (Table 2)

Scotland remains a popular destination for EU domiciled students; the number of EU domiciled students supported by SAAS has more than doubled in ten years from 4,070 in 2001-02 to 11,320 in 2010-11. The percentage of SAAS supported students who are EU domiciled now stands at 8.5 per cent, the highest level recorded since 2001-02. EU students are eligible for tuition fee support from SAAS.

The latest figures from Higher Education Students and Qualifiers at Scottish Institutions² also confirm that Scotland is a popular destination for overseas students, including EU domiciled students and those studying outside the EU (who are not eligible for SAAS support). Those statistics showed a total of 16,075 EU students and 24,445 non-EU international students studying at university in Scotland in 2009-10 and both of these figures have more than doubled since 2001-02.

4. Institution location (Table 3)

The number of Scottish domiciled students studying outside Scotland in the rest of UK has been decreasing steadily, from 5,910 in 2001-02 to 4,160 in 2010-11; a 30 per cent decrease. The percentage of SAAS supported students studying in Scotland now stands at 96.9 per cent, the highest level seen since 2001-02.

Scottish domiciled students studying outside Scotland are not eligible for the same tuition fee support package that is available to students studying in Scotland. Instead they are eligible for a fee loan which, unlike the tuition fee support package available to students studying in Scotland, must be paid back. This has been the case since 2006-07 and may be contributing to the decreasing number of SAAS supported students opting to study outside Scotland. Almost all students studying outside Scotland are studying at universities rather than colleges.

5. Age and Gender (Table 4)

The number of students aged 21-24 has increased by 33 per cent, from 25,790 in 2001-02 to 34,185 in 2010-11. These figures have been increasing steadily over the years. This may in part be explained by a general increase in the 21-24 age category between 2001 and 2010.³ The number of students aged 17 and under has dropped from 12,975 in 2001-02 to 10,985 in 2010-11; a 15 per cent decrease.

There are slightly more female students (53.4%) who are supported by SAAS than males and this has been the case throughout the time series from 2001-02 to 2010-11. The most recent statistics from Higher Education Statistics Agency⁴ report a similar gender balance for the higher education sector.

² Higher Education Students and Qualifiers at Scottish Institutions 2009-10 available here: <http://www.scotland.gov.uk/Publications/2011/03/25132517/0>.

³ 2001 census results available here: <http://www.gro-scotland.gov.uk/statistics/theme/population/estimates/mid-year/2001/popprep/popprep11.html> and 2010 mid-year population estimates available here: <http://www.gro-scotland.gov.uk/statistics/theme/population/estimates/mid-year/2010/tables.html>

⁴ Higher Education Students and Qualifiers at Scottish Institutions 2009-10 available here: <http://www.scotland.gov.uk/Publications/2011/03/25132517/0>.

6. Qualifications (Table 5)

Table 5 shows that the number of First degree student numbers have increased steadily from 84,415 in 2001-02 to 96,930 in 2010-11; a 15 per cent increase. Other higher education undergraduate courses (e.g. HNC or HND) have also increased in numbers over the years, from 30,740 in 2001-02 to 32,320 in 2010-11; a total increase of 5 per cent.

The number of postgraduate students supported by SAAS has decreased by 8.6 per cent from 4,290 in 2009-10 to 3,925 in 2010-11. Postgraduate courses supported by SAAS include those covered by the Postgraduate Student Allowance Scheme (PSAS), and Postgraduate Diploma in Education (PGDE, although these students receive the same support as other undergraduate students). In this case, the overall decrease in postgraduate student numbers is accounted for by PGDE students rather than PSAS students.

7. Tuition fees (Table 6)

Tuition fee payments (including fee loans) accounted for 38.6% of all money paid out by SAAS in 2010-11. Tuition fee payments have increased by 3.3 per cent between 2009-10 and 2010-11 (from £213.7m to £220.8m) whilst the student numbers increased by 1.8 per cent to 126,630. The increase in students receiving tuition fees is in line with the overall increase in SAAS supported students; this is to be expected as the majority of SAAS-supported students (95.1%) receive fee support.

Total fee payments have increased at a greater rate between 2009-10 and 2010-11 than the number of students. A detailed investigation of the data revealed that this is mostly because of increases in the number of students receiving the higher fee rates such as those studying medicine and those studying full-time on the Postgraduate Student Allowance Scheme.

Between 2001-02 and 2010-11, the amount paid out in tuition fees and fee loans has increased by 80.7 per cent from £122.2m in 2001-02 to £220.8m in 2010-11. Over the same time, the number of students receiving fee support from SAAS has increased by 14.6 per cent, from 110,460 to 126,630. Figure 2 shows that amounts paid out in fees began to increase in 2006-07; this is expected because there were some major changes to the tuition fee package for new students in 2006-07; the fee rate for all first degree students was increased, rates for medicine qualifications were paid out at a higher rate, fee rates for students studying outside Scotland were increased and all such students became eligible for fee loans (previously fees for students outside Scotland were paid on an income-assessed basis).

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

Figure 3 shows a sharp increase in award recipients between 2009-10 and 2010-11 (60,870 in 2009-10 to 68,960 in 2010-11, a 13.3 % increase), accompanied by an increase in total award payments (£111.5m to £127.7m, a 14.5% increase). However, the “Young with dependants and disabled” group has seen very little change. Both of these findings are mostly explained by the introduction of the Independent Students’ Bursary in 2010-11 meaning that 18,255 students received a total of £17.1m who were not eligible for a bursary in previous years. It is also worth considering that as most non repayable awards are income assessed (with the exception of Disabled Students Allowance), it is possible that the UK economic climate has led to a higher number of students whose household incomes qualify them for grant or bursary support.

Figure 3: Students receiving awards from SAAS, 2001-02 to 2010-11

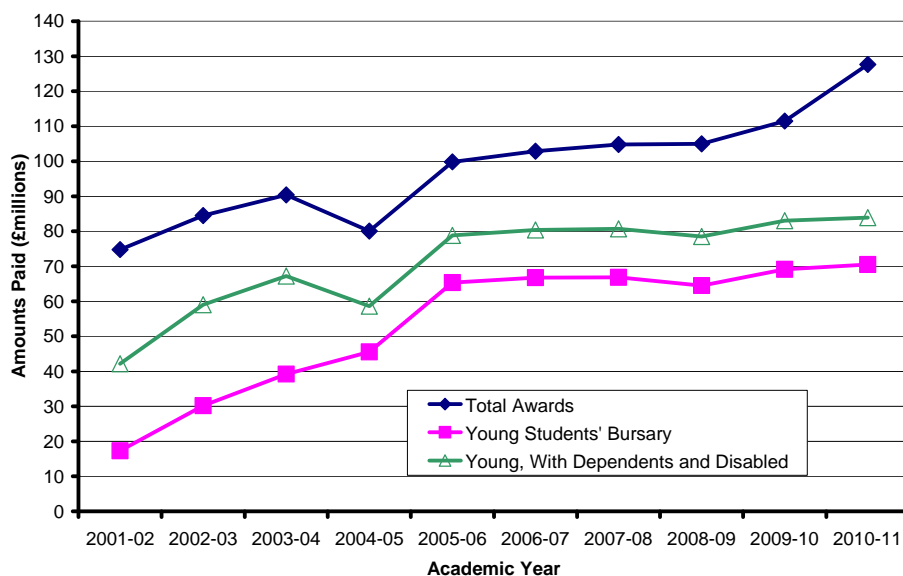


Figure 4: Number of students receiving Disabled Students Allowance, 2001-02 to 2010-11

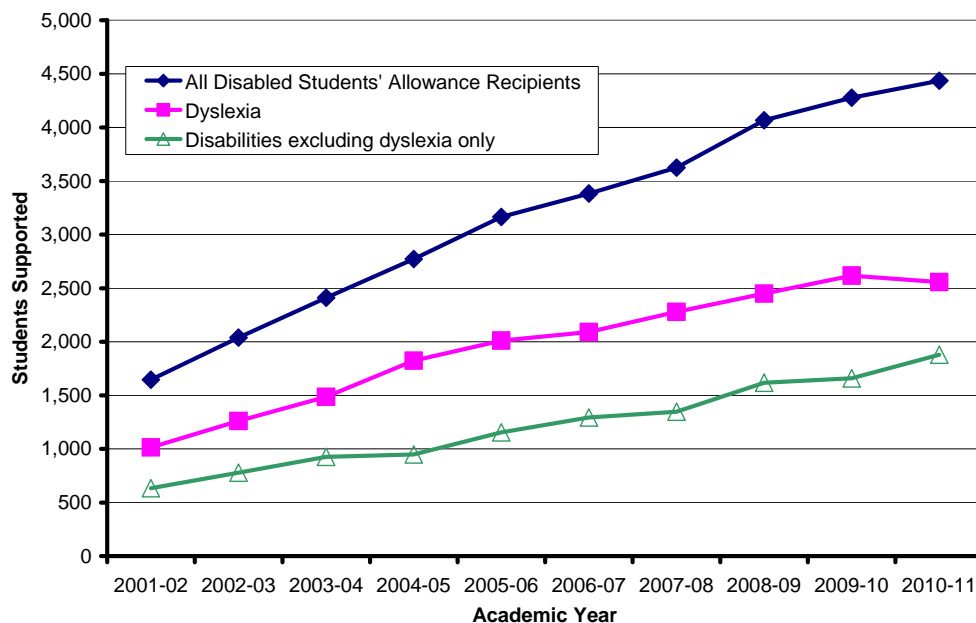
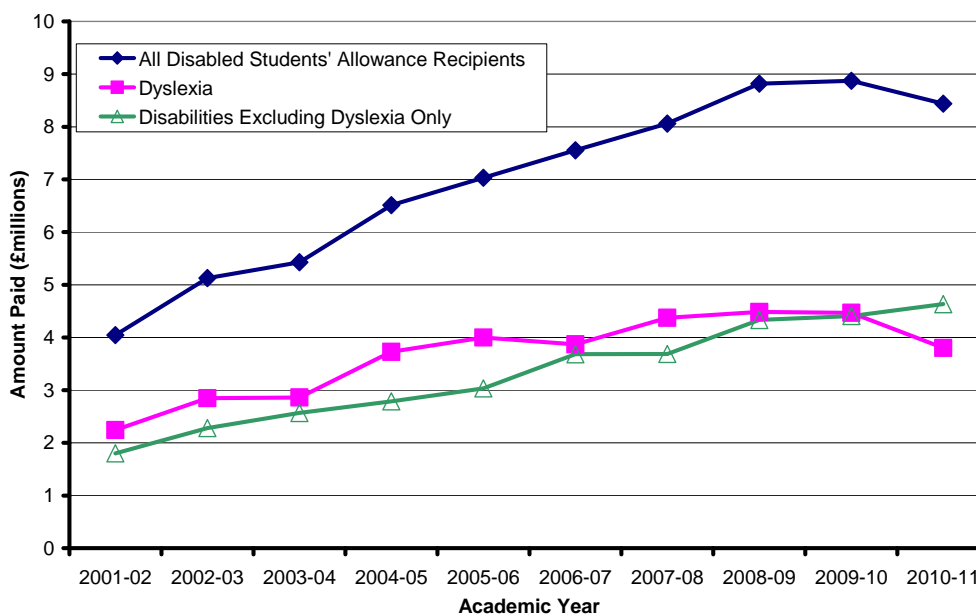


Figure 4 shows the total number of students receiving Disabled Students' Allowance (DSA) has been increasing each year from 2001-02 to 2010-11. However for the first time since 2001-02, the number of students with dyslexia has reduced, by 2.3 per cent to 2,560 in 2010-11. The group of students with dyslexia now make up 57.7 per cent of the total DSA population.

Despite the increase in students receiving DSA, Figure 5 shows a decrease in total payments from £8.9m in 2009-10 to £8.4 m in 2010-11. Again, this is related to the decrease in payments made to the group of students with dyslexia. This is related to the reducing number of these students, and may also be linked to reductions in cost of equipment.

Figure 5: Payments made through Disabled Students Allowance, 2001-02 to 2010-11



9. Loans (Table 7, Table 8)

Figure 6: Students receiving loan authorisations from SAAS, 2001-02 to 2010-11

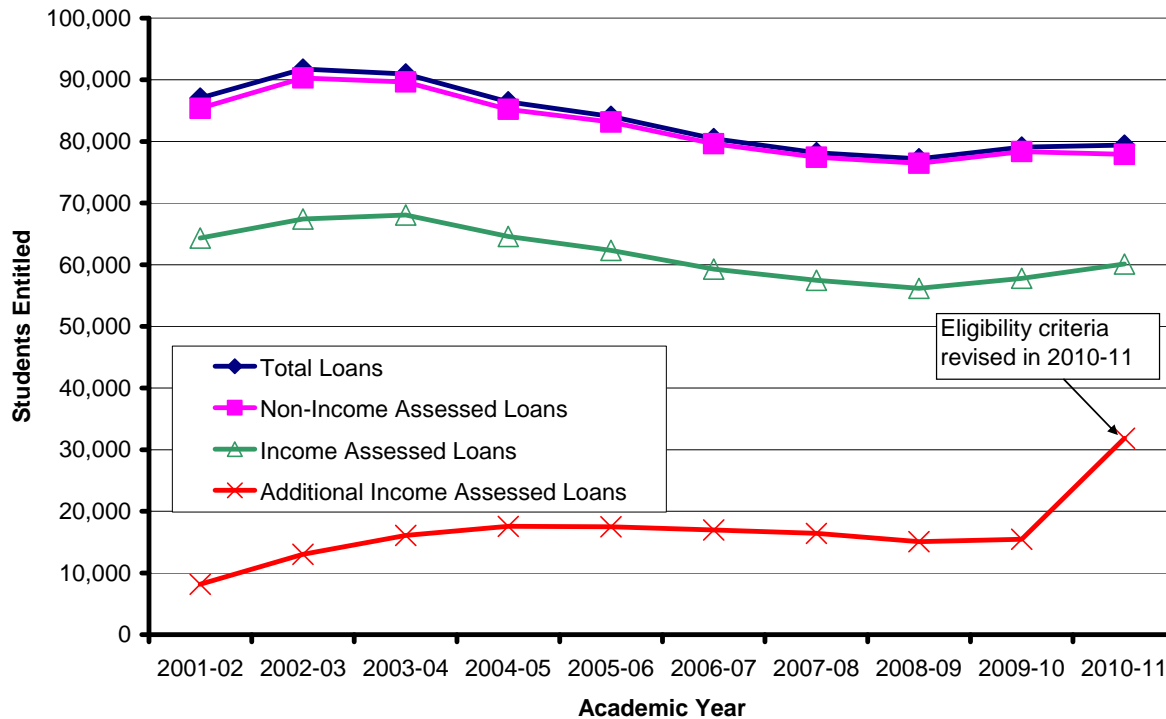


Figure 6 shows the total number of students authorised for loans by SAAS, which has increased by 0.4% between 2009-10 and 2010-11 to 79,395. At the same time, the total amount authorised has increased by 13.3 per cent, from £197.2m in 2009-10 to £223.3m in 2010-11.

A major contributor to this is a change to the income thresholds that are used to calculate eligibility for the additional income assessed loan, which is aimed at students with low household incomes. Students who previously would not have been eligible for this element of the student loan now are. This has caused the number of authorisations for this part of the loan to double between 2009-10 (15,465) and 2010-11 (31,865), while the total amounts authorised have more than doubled from £8.6m in 2009-10 to £23.6m in 2010-11. The maximum amount paid through the additional income assessed loan was also increased in 2010-11, which would contribute to the increase in total amounts paid. Furthermore, the number of income assessed loan authorisations increased by 4 per cent and the amounts authorised increased by 9.5 per cent; there is a possibility that the current UK economic climate is related to the increase in means tested loan authorisations by SAAS.

Mainstream support tables

Please note the following when using these tables:

- “Awards” refers to all non-repayable bursaries and awards 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, 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 25

Table 1: Students receiving support and/or authorised for loans by SAAS, 2001-02 to 2010-11

	Total Awards		Total Fees		Total Loans		Total Support			Total support, real terms 2010-11 prices
Academic Year	Number of Students	Amount (£1000s)	Number of Students	Amount (£1000s)	Number of Students	Amount (£1000s)	Number of Students	Amount (£1000s)		Amount (£1000s)
2001-02	53,375	74,801	110,460	122,191	87,050	224,064	119,865	421,056		534,654
2002-03	56,485	84,491	110,960	124,892	91,755	228,728	121,080	438,110		538,954
2003-04	58,610	90,396	111,180	127,620	90,950	223,172	121,855	441,188		527,844
2004-05	57,825	80,087	109,955	129,013	86,440	208,412	120,525	417,511		486,004
2005-06	58,750	99,825	110,340	132,117	84,065	191,707	121,235	423,648		484,363
2006-07	58,565	102,872	112,610	152,145	80,450	185,813	121,990	440,829		487,637
2007-08	58,230	104,773	114,100	169,528	78,175	184,312	122,505	458,613		493,180
2008-09	57,590	104,975	118,055	190,638	77,170	186,954	124,845	482,567		504,967
2009-10	60,870	111,475	124,340	213,737	79,075	197,174	130,680	522,386		537,877
2010-11	68,960	127,672	126,630	220,830	79,395	223,349	133,175	571,851		571,851

Please see section 1 in Notes associated with Tables section, on page 25

Table 2: Students supported and/or authorised for loans by SAAS and total support paid 2001-02 to 2010-11, by domicile

Academic Year	Total		Scottish Domiciles		EU Domiciles	
	Number of Students	Amount (£1000s)	Number of Students	Amount (£1000s)	Number of Students	Amount (£1000s)
2001-02	119,865	421,056	115,795	416,674	4,070	4,382
2002-03	121,080	438,110	116,600	432,802	4,480	5,308
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

Please see section 2 in Notes associated with Tables section, on page 25

Table 3: All students receiving support from SAAS by location of study and institution type, 2001-02 to 2010-11

Academic Year	Total				In Scotland				Outwith Scotland			
	Total	Universities	Colleges	Other	Total	Universities	Colleges	Other	Total	Universities	Colleges	Other
2001-02	119,865	92,460	27,165	245	113,955	87,130	26,710	115	5,910	5,330	455	130
2002-03	121,080	93,855	26,980	245	115,245	88,540	26,565	135	5,835	5,315	415	105
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

Please see section 3 in Notes associated with Tables section, on page 25

Table 4: All students receiving support from SAAS by gender and age, 2001-02 to 2010-11

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
2001-02	119,865	12,975	60,050	25,790	21,055	65,250	7,230	32,845	13,380	11,800	54,615	5,750	27,205	12,405	9,255
2002-03	121,080	12,745	60,250	27,320	20,765	65,805	7,070	32,920	14,045	11,765	55,280	5,675	27,330	13,270	9,000
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

Please see section 4 in Notes associated with Tables section, on page 25

Table 5: All students receiving support from SAAS by level of study and domicile, 2001-02 to 2010-11

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
2001-02	119,865	4,705	84,415	30,740	115,795	4,685	80,480	30,635	4,070	25	3,940	110
2002-03	121,080	3,940	86,840	30,265	116,600	3,705	82,770	30,085	4,480	235	4,070	175
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

Please see section 5 in Notes associated with Tables section, on page 25

Table 6: Students receiving fee support from SAAS and total amount paid, 2001-02 to 2010-11

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)
2001-02	110,460	122,191	108,150	120,552	1,240	658	1,070	981	-	-
2002-03	110,960	124,892	108,700	123,209	1,105	598	1,150	1,085	-	-
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

Please see section 6 in Notes associated with Tables section, on page 25

Table 7: Students authorised for loans by SAAS and total amounts, 2001-02 to 2010-11

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)
2001-02	87,050	224,064	85,370	103,972	64,320	116,305	8,150	3,788
2002-03	91,755	228,728	90,300	95,258	67,430	127,294	13,035	6,176
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

Please see section 7 in Notes associated with Tables section, on page 25

Eligibility criteria for the income assessed loan was changed in 2010-11 meaning that students who previously would not have been eligible for this element of the student loan now are, and the maximum amount payable through the income assessed loan was increased.

Table 8: Full-time students authorised for loans by SAAS and actual take up from the Student Loans Company (SLC), 2001-02 to 2010-11

Academic Year	Finalised authorisations from SAAS		Actual SLC take-up		Actual take-up (SLC) versus authorisations (SAAS)	
	Number of Students	Total Entitlement (£1000s)	Number of Students	Amount Borrowed (£1000s)	% of Students	% of Entitlement Amount
2001-02	86,545	223,812	86,160	220,563	99.6	98.5
2002-03	91,120	228,411	90,390	223,690	99.2	97.9
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

Please see section 8 in Notes associated with Tables section, on page 25

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 according to SAAS. The SLC hold information on money paid in loans and SAAS hold information on entitlement and authorisations. 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, 2001-02 to 2010-11

	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11
Total Award Payments	53,375	56,485	58,610	57,825	58,750	58,565	58,230	57,590	60,870	68,960
Standard Maintenance Allowance (Postgraduates)	1,880	1,500	1,220	1,060	1,020	925	1,040	1,055	1,025	35
Standard Maintenance Allowance (Undergraduates)	3,845	925	200	90	50	45	40	45	55	-
Scottish Government Health Department Bursary	2,235	2,170	2,030	1,955	1,965	1,940	1,935	1,800	1,680	1,560
Travel Expenses	39,260	37,915	37,150	34,830	32,625	32,970	33,710	35,150	39,795	43,125
Young Students' Bursary	13,235	21,870	27,855	31,500	35,105	34,875	34,200	32,430	33,715	34,135
Young Students' Outside Scotland Bursary	-	325	605	795	860	630	375	120	20	5
Mature Students' Grant	<5	-	-	-	-	-	-	-	-	-
Students' Outside Scotland Bursary	-	-	-	-	-	625	1,020	1,515	1,515	1,535
Independent Students' Bursary										18,255
Dependants Grant (for children)	6,290	6,330	5,905	475	430	370	335	305	315	310
Lone Parents' Grant	3,985	4,115	3,775	3,410	3,230	3,025	2,920	2,630	2,420	2,380
Lone Parents' Childcare Grant	-	1,655	1,525	1,505	1,450	1,415	1,375	1,285	1,290	1,295
School Meals Grant	5,225	5,360	5,075	-	-	-	-	-	-	-
Disabled Students Allowance	1,645	2,040	2,410	2,775	3,165	3,385	3,625	4,065	4,275	4,435
Adhoc Payments	2,310	335	235	125	100	105	70	75	45	40
Adjustment Payments	80	50	60	65	35	80	70	75	100	110
Two Homes Grant	225	245	160	-	-	-	-	-	-	-

Please see section 9 in Notes associated with Tables section, on page 25

Table 10: Award payments and total amount paid, 2001-02 to 2010-11

	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11
Total Award Payments (£1,000s)	74,801	84,491	90,396	80,087	99,825	102,872	104,773	104,975	111,475	127,672
Standard Maintenance Allowance (Postgraduates)	4,998	4,100	3,373	2,972	2,993	2,910	3,269	3,480	3,322	111
Standard Maintenance Allowance (Undergraduates)	5,839	1,525	395	225	130	122	122	143	129	-
Scottish Government Health Department Bursary	4,084	3,948	3,621	3,572	3,573	3,619	3,667	3,588	3,482	3,136
Travel Expenses	15,519	15,469	15,474	14,555	14,177	14,666	15,170	16,560	18,694	20,589
Young Students' Bursary	17,319	30,177	39,193	45,532	65,355	66,760	66,877	64,476	69,144	70,519
Young Students' Outside Scotland Bursary	-	147	281	384	428	319	189	60	11	<5
Mature Students' Grant	<5	-	-	-	-	-	-	-	-	-
Students' Outside Scotland Bursary	-	-	-	-	-	1,024	1,703	2,578	2,700	2,741
Independent Students' Bursary										17,066
Dependants Grant (for children)	14,676	15,394	14,599	940	882	773	697	637	642	618
Lone Parents' Grant	4,108	4,401	4,130	3,748	3,632	3,498	3,427	3,109	2,900	2,831
Lone Parents' Childcare Grant	-	1,570	1,500	1,499	1,495	1,470	1,463	1,407	1,450	1,461
School Meals Grant	2,039	2,188	2,075	-	-	-	-	-	-	-
Disabled Students Allowance	4,043	5,128	5,429	6,512	7,031	7,552	8,059	8,816	8,872	8,438
Adhoc Payments	1,976	246	175	118	114	121	92	87	67	98
Adjustment Payments	31	16	27	29	15	38	38	35	64	60
Two Homes Grant	165	182	122	-	-	-	-	-	-	-

Please see section 10 in Notes associated with Tables section, on page 25

Table 11: Students in receipt of Disabled Students' Allowance from SAAS by disability type and total amount paid, 2001-02 to 2010-11

	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11
Total number of students	1,645	2,040	2,410	2,775	3,165	3,385	3,625	4,065	4,275	4,435
Dyslexia	1,015	1,260	1,485	1,825	2,010	2,090	2,280	2,450	2,620	2,560
Blind/Partially Sighted	80	90	90	65	80	100	105	95	140	150
Deaf Partial Hearing	80	95	80	80	95	100	100	110	100	105
Wheelchair/mobility	110	115	95	105	95	160	165	165	125	175
Mental Health/Personal Care	20	55	85	105	120	175	190	210	210	250
Unseen Disability	130	125	75	80	100	160	245	195	210	305
Multiple Disabilities	135	145	195	155	225	170	230	345	425	515
Other Disability	75	150	315	355	435	430	310	495	450	380

	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11
Total Payments (£1,000s)	4,043	5,128	5,429	6,512	7,031	7,552	8,059	8,816	8,872	8,438
Dyslexia	2,242	2,849	2,860	3,727	3,999	3,871	4,373	4,485	4,467	3,804
Blind/Partially Sighted	365	425	423	351	363	486	459	441	522	522
Deaf Partial Hearing	338	417	308	338	363	500	470	490	482	506
Wheelchair/mobility	309	357	245	360	283	507	594	567	429	482
Mental Health/Personal Care	63	133	172	228	212	366	438	447	415	436
Unseen Disability	189	201	140	138	159	293	454	344	488	723
Multiple Disabilities	369	396	535	479	628	515	603	959	1,140	1,305
Other Disability	169	350	746	891	1,025	1,013	669	1,081	930	661

Please see section 11 in Notes associated with Tables section, on page 25

Table 12: Household residual income details of students receiving support from SAAS, 2010-11

	Any Support		Awards		Fees		Loans	
	Number of Students	Average Amount (£)	Number of Students	Average Amount (£)	Number of Students	Average Amount (£)	Number of Students	Average Amount (£)
Total	133,175	4,294	68,960	1,851	126,630	1,744	79,395	2,813
< £10k	9,855	6,417	9,430	2,600	9,295	1,626	7,385	3,199
£10,000 - £19,999	15,205	6,282	14,665	2,645	14,470	1,663	10,655	3,066
£20,000 - £29,999	11,435	5,512	10,955	1,825	10,920	1,692	8,065	3,045
£30,000 - £39,999	9,505	4,714	6,925	695	9,165	1,726	7,400	3,268
£40,000 - £49,999	7,330	4,095	3,925	583	7,095	1,752	6,115	2,504
£50,000 - £59,999	4,930	3,393	2,155	555	4,790	1,778	4,150	1,688
£60,000 - £69,999	2,685	2,977	510	665	2,605	1,813	2,290	1,278
£70,000 - £79,999	1,515	2,797	205	907	1,465	1,812	1,300	1,074
£80,000 - £99,998	1,230	2,761	135	660	1,200	1,903	1,045	978
£99,999 and above	895	2,844	75	835	865	2,007	770	978
Income not declared/required	49,855	2,197	2,750	2,067	48,380	1,849	13,475	1,070
Exempt from Parental/Spousal Contribution	18,735	6,981	17,235	1,724	16,390	1,562	16,740	4,508

Please see section 12 in Notes associated with Tables section, on page 25

Table 13: Students receiving support from SAAS, 2010-11. Institution location, type of institution & level of support

		Award		Fees or fee loans		Loans	
		Students in receipt	Total Amount Paid (£1000s)	Students in receipt	Total Amount Paid (£1000s)	Students authorised	Total Allocation (£1000s)
Total	Total	68,960	127,672	126,630	220,830	79,395	223,349
	Universities	46,915	86,207	100,045	186,002	60,690	158,561
	College	21,910	41,203	26,365	34,425	18,505	64,108
	Other institution	135	262	220	403	200	681
Scotland	Total	66,990	123,767	123,305	210,275	75,795	213,861
	Universities	45,140	82,675	96,925	176,068	57,355	149,888
	College	21,750	40,911	26,205	33,943	18,310	63,543
	Other institution	100	180	175	264	125	430
Outwith Scotland	Total	1,975	3,906	3,330	10,555	3,600	9,488
	Universities	1,780	3,532	3,120	9,933	3,335	8,672
	College	160	292	165	483	195	565
	Other institution	35	81	45	140	70	251

Please see section 13 in Notes associated with Tables section, on page 25

Supplementary Tables – Official Statistics (Not National Statistics)

The previous tables concern 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 14: Students supported under the Scottish Government Health Directorate Nursing and Midwifery Student Bursary (NMSB) scheme 2009-10. Official Statistics

	Students receiving support	Amount of support (£1000s)
2009-10	9,330	66,680

Please see section 14 in Notes associated with Tables section, on page 25

Table 15: Instances of assistance and amount of support provided through the Higher Education Discretionary Fund and the Higher Education Childcare Fund academic years 2002-03 – 2009-10. Official Statistics

	Discretionary Fund		Childcare Fund	
	Instances of Assistance	Amounts issued by institutions (£1000s)	Instances of Assistance	Amounts issued by institutions (£1000s)
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

Please see section 15 in Notes associated with Tables section, on page 25

Table 16: 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 2010-11. 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

Please see section 16 in Notes associated with Tables section, on page 25

Table 17: Part-time students receiving fee support through the Part-time Fee Grant by age and gender – 2008-09 to 2010-11. Official Statistics

		2008-09	2009-10	2010-11
Total	Total	2,270	5,055	7,230
	17 and under	15	45	10
	18-20	165	325	395
	21-24	335	825	1,020
	25 and over	1,755	3,865	5,800
Female	Total	1,715	3,725	5,085
	17 and under	5	15	5
	18-20	105	175	135
	21-24	235	580	620
	25 and over	1,370	2,955	4,325
Male	Total	555	1,330	2,140
	17 and under	5	30	<5
	18-20	60	150	260
	21-24	100	245	405
	25 and over	385	910	1,475

Please see section 17 in Notes associated with Tables section, on page 25

Notes associated with tables

Table number	Notes
1	Student loan entitlement is calculated by SAAS but the Student Loans Company extends the loan. These figures relate to entitlement rather than uptake which may differ. Prior to 1999-00 students applied for a loan through their institution. 'Students supported' are those receiving fees (or fee loans) and/or awards and/or who have been assessed for maintenance loans. '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 2010-11 prices.
2	Tables with figures on EU students contain corrected data. This was to resolve an issue with the way some EU students on 'other undergraduate' level courses have been recorded. For students in academic year 2006-07 onwards who entered higher education in that year or later, it has been possible to use the level of tuition fee to identify those EU students on HNC and HND level courses who have not been recorded as such but included in a wider group which also contains those studying towards a first degree. This is because a different fee level was paid for HNC and HND level courses from academic year 2006-07 onwards. Prior to this, the same fee level was charged for first degree and HNC/HND level study. Therefore, in the absence of other information and based on the fact that the number of EU students studying at first degree level in colleges from 2006-07 onwards was small compared with the overall of EU students studying in colleges, we have classified all EU students studying in colleges as 'other undergraduates' in academic years 1997-98 to 2005-06. This re-classification affects the figures for EU students and the total figures only, Scottish domiciles are not affected. It has resulted in a shift of around 30 to around 400 students (depending on the academic year) from the 'first degree' to 'other undergraduate' groups.
3	'Other institution' types include NHS colleges, theological colleges, Adult Education colleges and others. Figures on colleges, Universities and other institutions contain corrected data. The corrections were made as a result of some UHI MI partner institutions being coded as 'colleges' or 'Other institution' and Glasgow and Edinburgh Dental Schools being coded as 'Other institution'. All are now coded as Universities. These changes only affect a small number of students in some academic years.
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.
6	Full fees – the normal public fee rates. In 2010-11 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 – paid to students on work placements or those on years abroad where they attend their home institution for less than 10 weeks. Other fees – there are 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. 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.
7	Non Income Assessed Loan – 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 – Only includes those who have declared household

	income (or are independent and get max loan) and the income is low enough to ensure they get some or all of the income assessed loan. Most students in this category also get the non income assessed loan. Additional Income Assessed loan – small extra loan available to those on very low incomes. Paid in addition to the income assessed loan and the non income assessed loan, therefore students in this category are also included in the categories above.
8	Student loan entitlement is calculated by SAAS but the Student Loans Company extends the loan. SAAS hold information on entitlement yet SLC hold information on amounts 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.
9 & 10	Figures on Standard Maintenance Allowance for Postgraduate students exclude PGDE. SMA for Undergraduate students includes PGDE as they they receive the same support package. These figures are a correction of those published in some previous years. The correction is a result of changes in the way various qualification types have been classified as postgraduate etc. Note that these figures will include, up until academic year 2009-10, students on the Adult Education Allowances Scheme (AEAS) which has been discontinued. Two Homes Grant removed at the end of 2003-04. Errors from previous publications have been corrected. Figures on travel expenses include mainstream students supported under the travel expenses scheme, allied health profession students who claim travel expenses related to their courses and Disabled Students Allowance recipients who incur extra travel costs because of their disability.
11	'Other disability' includes those whose disability type is missing, those who are classified as 'other disability' and those who have been recorded as 'no disability'. Travel costs paid to DSA students who incur extra travel costs because of their disability are not included in this table, instead they are included in the figures on Travel expenses in Tables 9 and 10.
12	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.
13	See notes for Table 3.
14	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 2010-11 is not yet complete therefore the most recent available data is for session 2009-10.
15	Students can receive help from both the Discretionary Fund and the Childcare Fund in the same year so the differing 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. 'Instances of Assistance' have been rounded up or down to the nearest 5 (e.g. 1,2 round to 0; 3, 4 round to 5). 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 amounts distributed to students is returned to SAAS each year as unused funds. For the Childcare Fund, we do not have a figure for number of students assisted. However we do have the number of students who applied and the number of students who had their application refused so have supplied the net number as this should equal the number of students assisted. Academic year 2009-10 is the latest for information available on Higher Education Childcare and Discretionary funds.
16 & 17	The Part-time fee grant was previously known as ILA500. The scheme provides up to

	£500 towards the cost of tuition fees for students studying certain part-time courses. In 2008-09, 5 students funded through the scheme and chose not to disclose their gender. These students have been excluded from Table 17. Figures correct at the time of publication.
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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 some sub-degree courses. 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 targeted non-repayable awards to certain groups of students (e.g. young students, 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 October 2009 are not included as they first effect the academic year of 2010-11.

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.

Fee Payments

Scottish and EU domiciled students studying in Scotland are eligible to have their tuition fees paid by SAAS.

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 institution (£3,400 if they are postgraduates). 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 2010-11 such students can receive a fee loan of up to £3,290.

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 uprated 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 2010-11' gives financial information on outlay and repayments through the SLC and is available here: <http://www.slc.co.uk/pdf/slcsfr052010.pdf>. An official statistics publication 'Income Contingent Loans by Repayment Cohort and Tax Year 2000/01 to 2009/10' 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/pdf/slcosp052011.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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