

# Statistics Publication Notice

## Lifelong Learning Series

A National Statistics Publication for Scotland

### HIGHER EDUCATION STUDENT SUPPORT IN SCOTLAND 2011-12 24 October 2012



Scotland's Chief Statistician today published statistics on **Higher Education Student Support in Scotland 2011-12**. The statistics in this release supersede those published by Scotland's Chief Statistician on 26 October 2011. These figures relate to support provided or authorised by the Student Awards Agency for Scotland (SAAS) to higher education students in academic years 2002-03 to 2011-12. 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 bursaries and supplementary grants, as well as authorising maintenance loans and fee loans which are paid out by the Student Loans Company. Interim figures on the number of applications received so far for funding in 2012-13 are also included.

#### Key findings

- The total amount paid in tuition fees, bursaries and grants or authorised in loans for 2011-12 session stands at £570.3 million. This is a decrease of 0.3% (£1.5 million) on 2010-11 session
- The number of students supported has increased by 0.6% from 133,175 in 2010-11 to 133,990 in 2011-12
- The average support per student in 2011-12 session was £4,256, a decrease of 0.9% since 2010-11 when the average was £4,294
- There were 11,870 EU students in 2011-12 which is 8.9% of the number of students supported by SAAS, and they received £22.4 million in support which is 3.9% of the total support paid or authorised by SAAS
- The total amount authorised in loans increased by £20.6 million, from £223.3m in 2010-11 to £243.9m in 2011-12
- The total amount paid in non-repayable awards decreased by 19.0%, from £127.7 million in 2010-11 to £103.4 million in 2011-12. The number of students receiving such

awards decreased by 19.3%, from 68,960 to 55,685. The decreases mostly impacted on students from middle-income households (between £30,000 and £59,999). These changes have happened because support for travel costs was subsumed within the student loan and Lone Parents' Childcare Grant was paid out by institutions for the first time in 2011-12

- At the beginning of September, 135,585 applications had been received so far for 2012-13 support. Final figures on the number of these applications that result in actual support from SAAS will be available at the end of 2012-13 session.

### **Key trends in Higher Education Student Support 2010-11 to 2011-12**

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 2010-11 and 2011-12.

<b>Type of support</b>		<b>2011-12 value</b>	<b>2010-11 to 2011-12 change</b>
All support (fees, loans and awards)	Number of students	133,990	0.6%
	Amount paid or authorised (£1,000s)	£570,308	-0.3%
	Average per student	£4,256	-0.9%
Tuition fees and fee loans	Number of students	125,790	-0.7%
	Amount paid (£1,000s)	£222,967	1.0%
	Average per student	£1,773	1.6%
Maintenance loans	Number of students	80,875	1.9%
	Amount authorised in £1,000s	£243,906	9.2%
	Average per student	£3,016	7.2%
Non-repayable awards	Number of students	55,685	-19.3%
	Amount paid (£1,000s)	£103,435	-19.0%
	Average per student	£1,858	0.3%

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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, 28.

Type of support	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	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.
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	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	

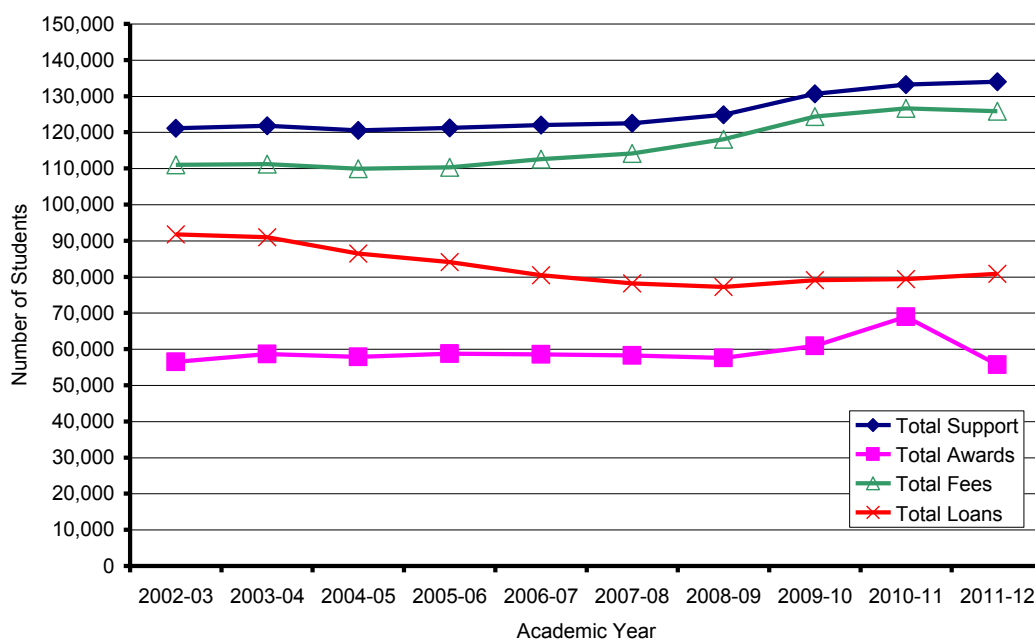
## Analysis of headline figures

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 2002-03 and 2011-12. **References to numbers of students will always mean students supported by SAAS (unless otherwise stated).**

### 1. Total number of students supported (Table 1)

The total number of students receiving support has increased by 0.6%, from 133,175 in 2010-11 to 133,990 in 2011-12. It can be seen from Figure 1 that there has been a sharp decrease in the number of students receiving non-repayable award payments between 2010-11 and 2011-12, while amounts paid in fees have been relatively stable and the amounts authorised in loans have increased. This is mostly because of the removal of travel expenses as a non-repayable award which has meant that many students who would have been eligible for a non-repayable award under the previous arrangements, are now eligible for fees and a loan only. In 2011-12 support for travel costs was subsumed within the student loan and the income-assessed loan available to students was increased by £350. In 2011-12 the income-assessed loan was available to students with a household residual income of less than £60,600.

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



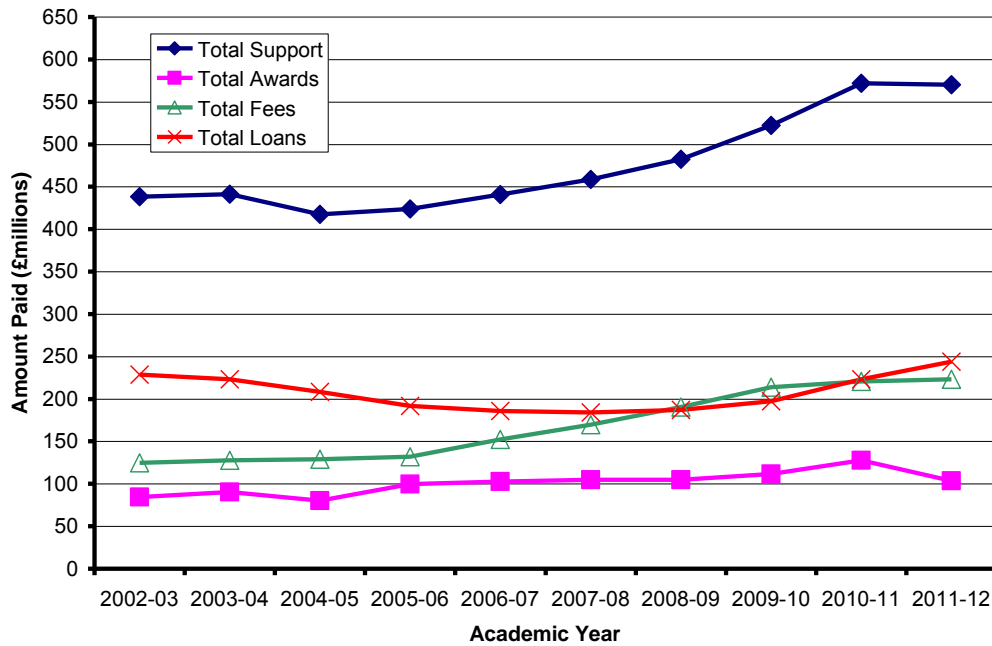
### 2. Total support paid and/or authorised for loans (Table 1)

The total support paid to students has reduced by 0.3% between 2010-11 and 2011-12, from £571.9 million to £570.3 million. In real terms, this is a 2.6% reduction<sup>1</sup>. This change is notable for 2 reasons. First, total support has been increasing year-on-year and this is the first time that the total has decreased since 2004-05 (illustrated in Figure 2). Second, while the total support has decreased, the total number of students receiving support has increased by 0.6%, from 133,175 to 133,990. It can be seen from Figure 1 that there has been a sharp decrease in the number of students receiving non-repayable award payments between 2010-11 and 2011-12,

<sup>1</sup> „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 2011-12 prices.

while amounts paid in fees have been relatively stable and the amounts authorised in loans have increased. The main reasons for the decrease in award payments were that travel expense costs were subsumed within the student loan in 2011-12 and Lone Parents' Childcare Grant (LPCG) was paid out by institutions for the first time in 2011-12. SAAS no longer hold information on amounts paid through LPCG however eligible students can still receive the award, which is now administered by institutions.

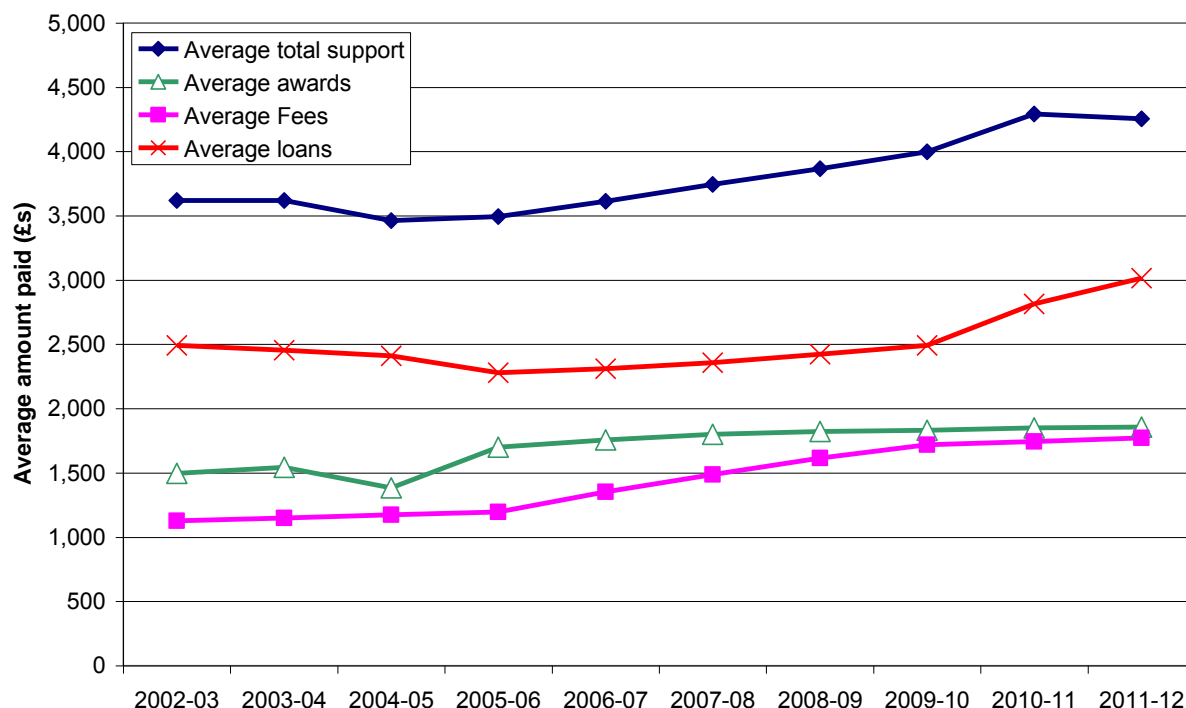
**Figure 2: Amounts paid in support and/or authorised for loans by SAAS**



**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 an average of £4,256 per student in 2011-12. This has been gradually increasing between 2004-05 and 2010-11 and has decreased slightly from £4,294 in 2010-11 to £4,256 in 2011-12. Average amounts authorised in loans has been increasing since 2006-07, and since 2009-10 the rate of increase has been steeper than previous years. The average loan authorisation per student now stands at £3,016, an increase of 7.2% since 2010-11 when the average loan was £2,813. The average amount paid in non-repayable awards per student was £1,858 in 2011-12, which has remained relatively stable since 2005-06.

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



### 3. Domicile (Table 2)

The numbers of Scots domiciled and EU domiciled students have both increased since 2010-11. The number of Scots domiciled students has increased by 0.2%, from 121,855 in 2010-11 to 122,115 in 2011-12. The number of EU domiciled students has increased by 4.9%, from 11,320 in 2010-11 to 11,870 in 2011-12. The trend of EU student numbers increasing at a faster rate than Scots domiciled has been long-standing over the past 10 years.

The total amount paid in support to Scottish domiciled students has decreased by 0.5% over the past year (£550.8 million in 2010-11 to £548.0 million in 2011-12). This compares to an increase of 6.1% in total support paid to EU students, from £21.1 million in 2010-11 to £22.4 million in 2011-12. The total support paid to EU students has grown at a faster rate than the number of students because the proportion of EU students on courses with higher fee rates (such as postgraduates and degrees) has increased while the proportion on lower fee rate courses (sub-degree courses and the fee differential) have decreased. The decrease in overall support affected Scottish domiciled students but not EU students. This is because Scottish domiciled students were eligible for travel expenses before the costs were subsumed within the student loan. EU students were not eligible for travel expenses or the loan so they were not affected by this change.

### 4. 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 2.3% decrease between 2010-11 (4,160 students) and 2011-12 (4,065 students). There is also firm evidence that students studying outside Scotland are more likely to study at a Higher Education Institution rather than a

College. Of the students studying in Scotland, 76.7% are at a Higher Education Institution, compared to 92.9% of those studying outside Scotland.

#### **5. Age and Gender (Table 4)**

The percentage of students who are female now stands at 53.9%, slightly higher than 2010-11 (53.4%). The percentage of students in the 18-20 age group has been increasing gradually since 2008-09 and 2011-12 sees another increase in this age group, the number now standing at 68,490 (51.1% of the total student population). This is a 2.3% increase on 2010-11, when the number was at 66,935. All other age groups have remained relatively stable between 2010-11 and 2011-12.

#### **6. Qualifications (Table 5)**

The statistics show another year of growth in the undergraduate sector, and decrease in the postgraduate sector. The number of students studying for a sub-degree (such as a HNC or HND) has increased by 1.2% (from 32,320 in 2010-11 to 32,705 in 2011-12) and the number studying for undergraduate degrees has increased by 0.6% (from 96,930 in 2010-11 to 97,510 in 2011-12). The number of postgraduate students has decreased by 3.8%, from 3,925 in 2010-11 to 3,775 in 2011-12.

#### **7. Tuition fees (Table 6)**

The total number of students receiving tuition fee payments has seen little change between 2010-11 (126,630 students) and 2011-12 (125,790). The total amount paid in tuition fees has increased by £2.1 million from £220.8 million in 2010-11 to £223.0 million in 2011-12. The breakdown of different type of tuition fee awards shows a sharp decrease in the number of students receiving "Other fees". This has happened because the fee differential rate was phased out from 2011-12 onwards. The fee differential was introduced when fee rates were increase in 2006-07. Self-funding students who had a break in study and were being charged more by their institutions could apply to SAAS to pay the difference. The number of students receiving fee loan payments has been increasing year-on-year since the scheme as introduced in 2006-07 and has increased again from 3,140 in 2010-11 to 3,300 in 2011-12.

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

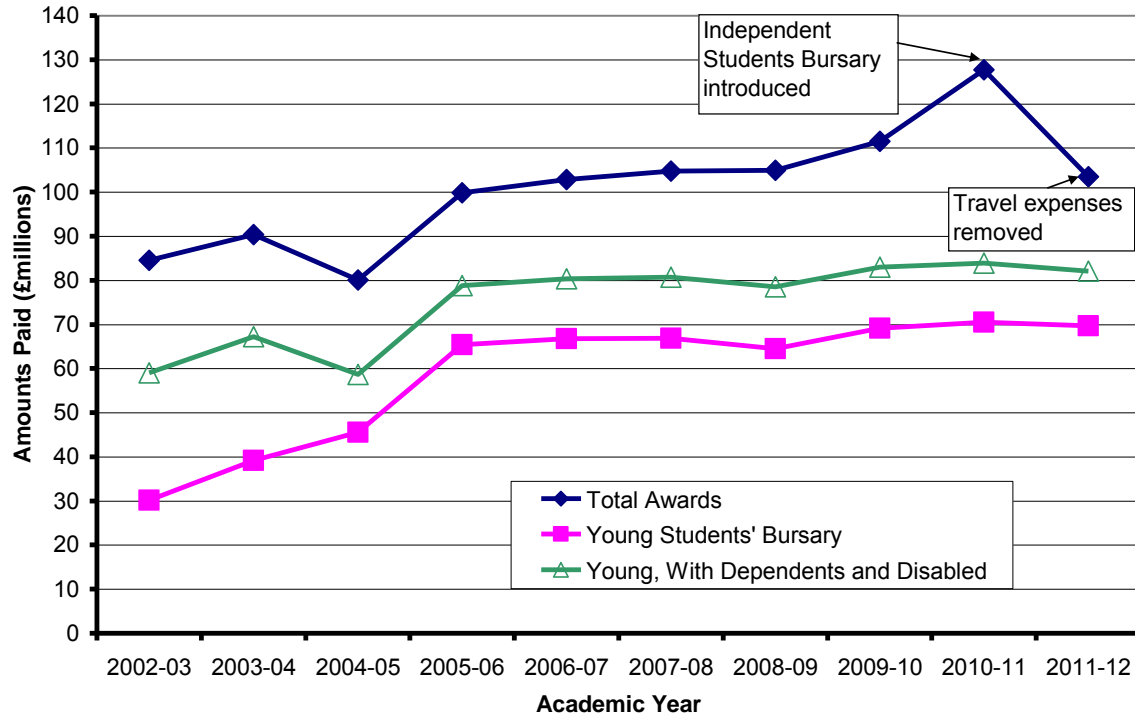
The total amount paid in non-repayable bursaries and supplementary grants has decreased by 19.0%, from £127.7 million in 2010-11 to £103.4 million in 2011-12. The number of students receiving such awards has decreased by 19.3%, from 68,960 to 55,685. These changes have happened mostly because of the removal of travel expenses as a non-repayable award in 2011-12 session. In 2010-11, £20.6 million was paid out in travel expenses to 43,125 students (Table 9). From 2011-12 onwards, support for travel costs were subsumed within the student loan, with the income-assessed loan being increased by £350. In 2011-12 the income-assessed loan was available to students with a household residual income of less than £60,600. In addition, Lone Parents' Childcare Grant was paid out by institutions for the first time in 2011-12, therefore SAAS no longer hold information on amounts paid.

Figure 4 shows that total amounts paid in non-repayable awards were relatively stable from 2005-06 until 2009-10, then increased when Independent Students' Bursary was introduced in 2010-11. Travel expenses are no longer paid out through



non-repayable awards in 2011-12, which now brought the total down to approximately the same level as 2009-10.

Figure 4: Amounts paid in awards from SAAS, 2002-03 to 2011-12

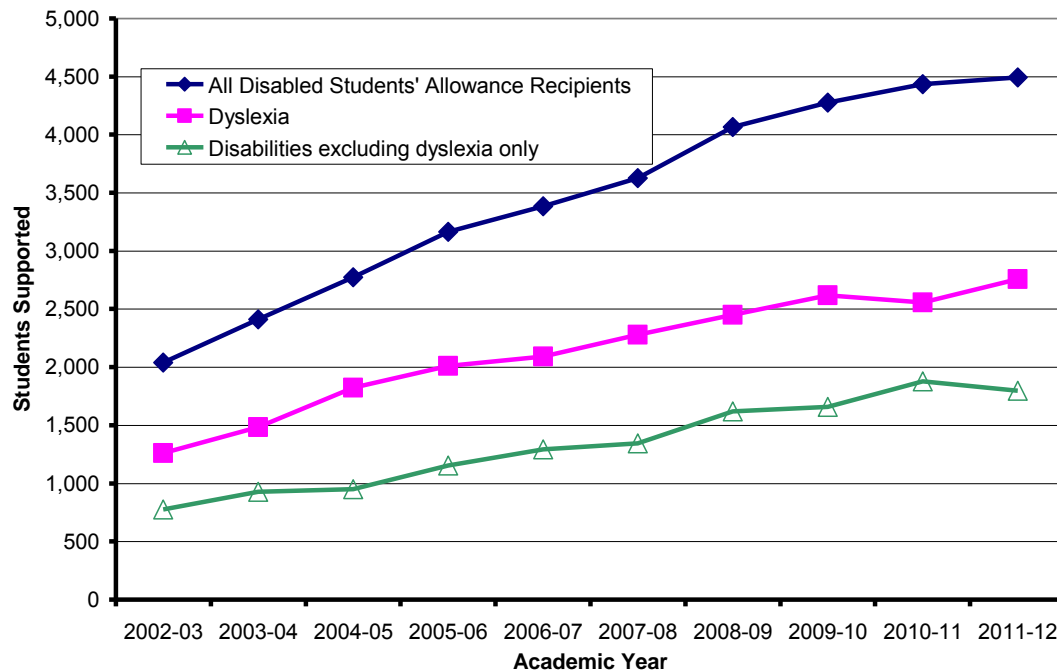


### 9. Disabled Students Allowance (Table 11)

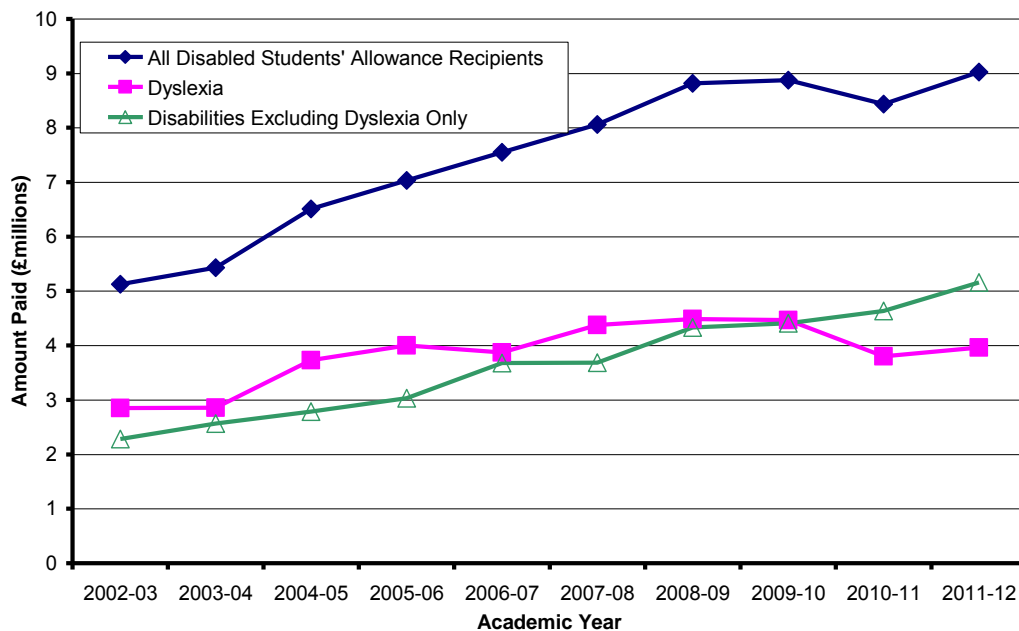
Figure 5 shows that the number of students supported through Disabled Students Allowance (DSA) has been increasing over the past 10 years, with an increase of 1.3% between 2010-11 (4,435 students) and 2011-12 (4,495 students). Figure 6 shows the amounts paid in DSA increasing gradually between 2002-02 and 2009-10 then dipped slightly in 2010-11 and have now increased to a total of £9.0 million. This amount is 6.9% higher than 2010-11 and represents a 10-year high in total amount paid through Disabled Students Allowance. Figure 5 also illustrates an increase in the number of students with dyslexia (from 2,560 in 2010-11 to 2,755 in 2011-12) and a slight decrease in the number of students with disabilities other than dyslexia.

Table 11 shows that 61.4% of students receiving DSA have dyslexia (2,755 students). Students with dyslexia received 43.9% of the total amount paid out in DSA in 2011-12.

**Figure 5: Number of students receiving Disabled Students Allowance, 2002-03 to 2011-12**



**Figure 6: Payments made through Disabled Students Allowance, 2002-03 to 2011-12**

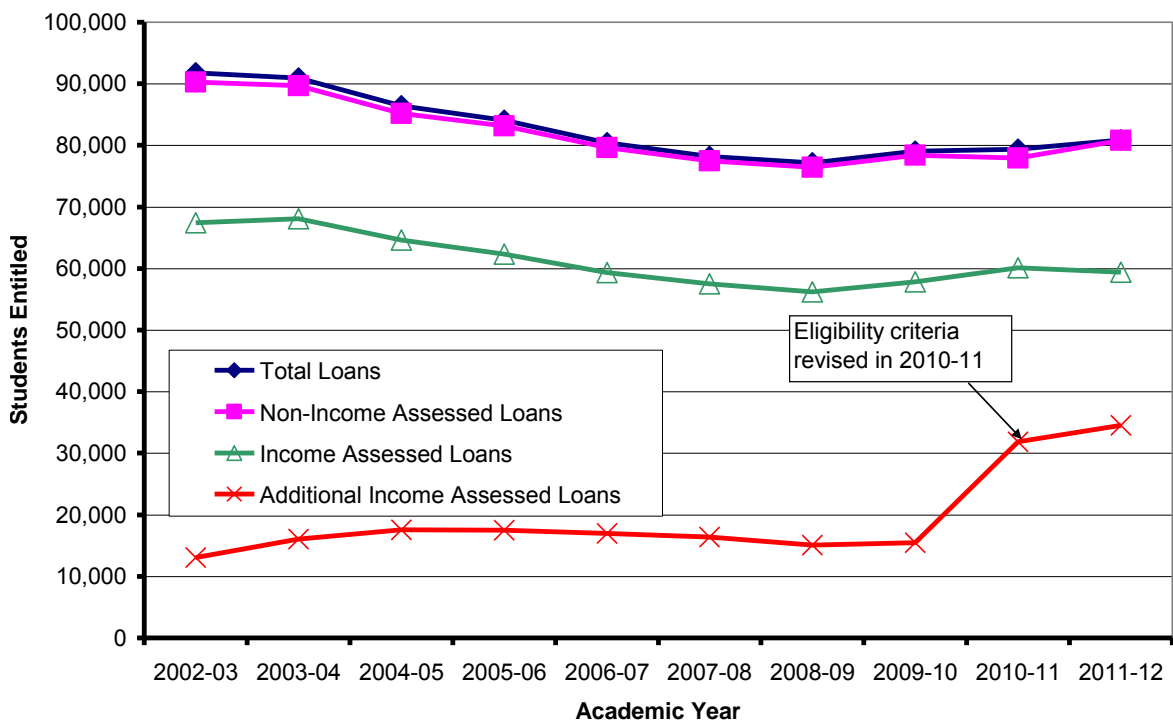


**10. Loans (Table 7, Table 8)**

Figure 7 illustrates the number of students authorised for loans between 2002-03 and 2011-12. The total number now stands at 80,875 which is 1.9% higher than the 2010-11 figure (79,395). Over the same time period, the total amount authorised increased by 9.2% from £223.3 million in 2010-11 to £243.9 million in 2011-12. This represents an increase in the average loan per student, up from £2,813 in academic session 2010-11 to £3,016 in 2011-12. Looking at the different types of loans, it can be seen that this change is mostly accounted for by the income assessed loan

group. The number of students authorised for income assessed loans decreased by 1.2% from 60,130 in 2010-11 to 59,390 in 2011-12 and at the same time the total amounts authorised increased by 12% (from £137.4 million to £153.9 million). In 2011-12 onwards, support for travel costs were subsumed within the student loan, with the maximum income-assessed loan being increased by £350, which may have caused the increase in income-assessed student loans. The numbers authorised for the additional income assessed loan increased by 8.3% over the past year (from 31,865 in 2010-11 to 34,520) and the number authorised for non-income assessed loans increased by 3.7% (from 77,920 in 2010-11 to 80,784 in 2011-12).

**Figure 7: Students receiving loan authorisations from SAAS, 2002-03 to 2011-12**



### 11. Household income (Table 12)

In 2011-12, 45.1% of students chose to declare their household income. Of those, the 25,100 had a household residual income of less than £20,000 in 2011-12. This is 18.7% of all students supported by SAAS and this group receive 28.1% of the total support paid out by SAAS. This group make up 41.9% of all students receiving non-repayable awards, and receive 54.8% of the money paid through these awards. A relatively large proportion, 40.4% of students chose not to declare their income on their application for support and this group received 21.0% of the total support paid out in 2011-12. There was a substantial decrease in the number of students receiving non-repayable awards between 2010-11 and 2011-12, particularly in the middle income bands, between £30,000 and £59,999. This is because many students whose household incomes were above the bursary threshold (£34,195) would have been eligible for travel expenses prior to 2011-12. Looking at the lower income bands, there has been less of a decrease between 2010-11 and 2011-12 because these students are still in receipt of the bursaries which are aimed at students from low income backgrounds.

## 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, 2002-03 to 2011-12**

Academic Year	Total Awards			Total Fees			Total Loans			Total Support			Total support, real terms 2011-12 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
2002-03	56,485	84,491	1,496	110,960	124,892	1,126	91,755	228,728	2,493	<b>121,080</b>	<b>438,110</b>	<b>3,618</b>	544,866	4,500
2003-04	58,610	90,396	1,542	111,180	127,620	1,148	90,950	223,172	2,454	<b>121,855</b>	<b>441,188</b>	<b>3,621</b>	536,849	4,406
2004-05	57,825	80,087	1,385	109,955	129,013	1,173	86,440	208,412	2,411	<b>120,525</b>	<b>417,511</b>	<b>3,464</b>	493,465	4,094
2005-06	58,750	99,825	1,699	110,340	132,117	1,197	84,065	191,707	2,280	<b>121,235</b>	<b>423,648</b>	<b>3,494</b>	489,529	4,038
2006-07	58,565	102,872	1,757	112,610	152,145	1,351	80,450	185,813	2,310	<b>121,990</b>	<b>440,829</b>	<b>3,614</b>	496,055	4,066
2007-08	58,230	104,773	1,799	114,100	169,528	1,486	78,175	184,312	2,358	<b>122,505</b>	<b>458,613</b>	<b>3,744</b>	503,516	4,110
2008-09	57,590	104,975	1,823	118,055	190,638	1,615	77,170	186,954	2,423	<b>124,845</b>	<b>482,567</b>	<b>3,865</b>	515,739	4,131
2009-10	60,870	111,475	1,831	124,340	213,737	1,719	79,075	197,174	2,494	<b>130,680</b>	<b>522,386</b>	<b>3,997</b>	550,025	4,209
2010-11	68,960	127,672	1,851	126,630	220,830	1,744	79,395	223,349	2,813	<b>133,175</b>	<b>571,851</b>	<b>4,294</b>	585,481	4,396
2011-12	55,685	103,435	1,858	125,790	222,967	1,773	80,875	243,906	3,016	<b>133,990</b>	<b>570,308</b>	<b>4,256</b>	570,308	4,256

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 2002-03 to 2011-12, by domicile**

Academic Year	Total		Scottish Domiciles		EU Domiciles	
	Number of Students	Amount (£1000s)	Number of Students	Amount (£1000s)	Number of Students	Amount (£1000s)
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
2011-12	133,990	570,308	122,115	547,950	11,870	22,358

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, 2002-03 to 2011-12**

Academic Year	Total				In Scotland				Outwith Scotland			
	Total	HEI	College	Other	Total	HEI	College	Other	Total	HEI	College	Other
2002-03	<b>121,080</b>	93,855	26,980	245	<b>115,245</b>	88,540	26,565	135	<b>5,835</b>	5,315	415	105
2003-04	<b>121,855</b>	95,165	26,465	225	<b>116,210</b>	90,005	26,075	130	<b>5,645</b>	5,160	385	100
2004-05	<b>120,525</b>	95,325	24,975	225	<b>115,205</b>	90,460	24,610	130	<b>5,325</b>	4,865	360	95
2005-06	<b>121,235</b>	95,990	24,980	260	<b>116,185</b>	91,390	24,640	155	<b>5,050</b>	4,600	340	105
2006-07	<b>121,990</b>	96,830	24,940	220	<b>117,220</b>	92,370	24,715	140	<b>4,770</b>	4,460	225	80
2007-08	<b>122,505</b>	97,335	24,960	210	<b>117,880</b>	92,995	24,760	125	<b>4,625</b>	4,340	200	85
2008-09	<b>124,845</b>	99,140	25,495	205	<b>120,345</b>	94,935	25,270	140	<b>4,495</b>	4,205	225	65
2009-10	<b>130,680</b>	102,715	27,735	235	<b>126,465</b>	98,800	27,505	160	<b>4,215</b>	3,915	230	75
2010-11	<b>133,175</b>	103,475	29,440	260	<b>129,015</b>	99,625	29,205	185	<b>4,160</b>	3,850	240	75
2011-12	<b>133,990</b>	103,410	30,300	280	<b>129,925</b>	99,630	30,085	205	<b>4,065</b>	3,775	215	75

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, 2002-03 to 2011-12**

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
2002-03	<b>121,080</b>	12,745	60,250	27,320	20,765	<b>65,805</b>	7,070	32,920	14,045	11,765	<b>55,280</b>	5,675	27,330	13,270	9,000
2003-04	<b>121,855</b>	12,100	60,940	28,115	20,695	<b>65,575</b>	6,525	33,070	14,335	11,645	<b>56,280</b>	5,580	27,870	13,780	9,055
2004-05	<b>120,525</b>	11,560	59,980	28,815	20,170	<b>64,995</b>	6,110	32,535	14,745	11,605	<b>55,530</b>	5,450	27,445	14,070	8,565
2005-06	<b>121,235</b>	11,640	59,885	29,145	20,565	<b>65,345</b>	6,110	32,275	14,955	12,005	<b>55,890</b>	5,530	27,610	14,190	8,560
2006-07	<b>121,990</b>	11,285	60,350	30,130	20,220	<b>64,710</b>	5,855	31,770	15,315	11,770	<b>57,285</b>	5,435	28,580	14,815	8,455
2007-08	<b>122,505</b>	10,995	60,735	30,510	20,265	<b>64,405</b>	5,665	31,845	15,310	11,590	<b>58,100</b>	5,335	28,895	15,195	8,675
2008-09	<b>124,845</b>	11,625	61,180	32,010	20,025	<b>65,540</b>	5,905	31,990	16,330	11,315	<b>59,300</b>	5,720	29,185	15,680	8,715
2009-10	<b>130,680</b>	11,820	64,480	33,650	20,730	<b>69,365</b>	6,355	34,300	17,210	11,500	<b>61,315</b>	5,465	30,175	16,440	9,230
2010-11	<b>133,175</b>	10,985	66,935	34,185	21,070	<b>71,080</b>	5,970	36,120	17,575	11,415	<b>62,095</b>	5,015	30,810	16,610	9,660
2011-12	<b>133,990</b>	10,795	68,490	33,900	20,800	<b>72,250</b>	5,805	37,455	17,695	11,295	<b>61,735</b>	4,990	31,035	16,205	9,505

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, 2002-03 to 2011-12**

Academic Year	Total				Scottish Domiciles				EU Domiciles			
	Total	PG	Degree	Other UG	Total	PG	Degree	Other UG	Total	PG	Degree	Other UG
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
2011-12	133,990	3,775	97,510	32,705	122,115	3,105	86,720	32,290	11,870	670	10,790	415

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, 2002-03 to 2011-12**

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)
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
2011-12	125,790	222,967	120,630	210,172	1,030	1,084	830	854	3,300	10,856

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

**Table 7: Students authorised for loans by SAAS and total amounts, 2002-03 to 2011-12**

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)
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
2011-12	80,875	243,906	80,785	64,330	59,390	153,926	34,520	25,650

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), 2002-03 to 2011-12**

Academic Year	Final 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
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
2011-12	80,875	243,906	81,185	240,307	100.4	98.5

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 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, 2002-03 to 2011-12**

	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
<b>Total Award Payments</b>	<b>56,485</b>	<b>58,610</b>	<b>57,825</b>	<b>58,750</b>	<b>58,565</b>	<b>58,230</b>	<b>57,590</b>	<b>60,870</b>	<b>68,960</b>	<b>55,685</b>
Standard Maintenance Allowance (Postgraduates)	1,500	1,220	1,060	1,020	925	1,040	1,055	1,025	35	-
Standard Maintenance Allowance (Undergraduates)	925	200	90	50	45	40	45	55	-	-
Scottish Government Health Department Bursary	2,170	2,030	1,955	1,965	1,940	1,935	1,800	1,680	1,560	1,470
Travel Expenses	37,915	37,150	34,830	32,625	32,970	33,710	35,150	39,795	43,125	-
Young Students Bursary	21,870	27,855	31,500	35,105	34,875	34,200	32,430	33,715	34,135	33,285
Young Students Outside Scotland Bursary	325	605	795	860	630	375	120	20	5	-
Mature Students Grant	-	-	-	-	-	-	-	-	-	-
Student Outside Scotland Bursary	-	-	-	-	625	1,020	1,515	1,515	1,535	1,450
Independent Students Bursary									18,255	16,755
Dependants Grant	6,330	5,905	475	430	370	335	305	315	310	310
Lone Parents Grant	4,115	3,775	3,410	3,230	3,025	2,920	2,630	2,420	2,380	2,315
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	5,360	5,075	-	-	-	-	-	-	-	-
Disabled Students Allowance	2,040	2,410	2,775	3,165	3,385	3,625	4,065	4,275	4,435	4,495
Adhoc Payments	335	235	125	100	105	70	75	45	40	600
Adjustment Payments	50	60	65	35	80	70	75	100	110	-
Two Homes Grant	245	160	-	-	-	-	-	-	-	-

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

**Table 10: Award payments and total amount paid, 2002-03 to 2011-12**

	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
<b>Total Award Payments</b>	<b>84,491</b>	<b>90,396</b>	<b>80,087</b>	<b>99,825</b>	<b>102,872</b>	<b>104,773</b>	<b>104,975</b>	<b>111,475</b>	<b>127,672</b>	<b>103,435</b>
Standard Maintenance Allowance (Postgraduates)	4,100	3,373	2,972	2,993	2,910	3,269	3,480	3,322	111	-
Standard Maintenance Allowance (Undergraduates)	1,525	395	225	130	122	122	143	129	-	-
Scottish Government Health Department Bursary	3,948	3,621	3,572	3,573	3,619	3,667	3,588	3,482	3,136	2,973
Travel Expenses	15,469	15,474	14,555	14,177	14,666	15,170	16,560	18,694	20,589	-
Young Students Bursary	30,177	39,193	45,532	65,355	66,760	66,877	64,476	69,144	70,519	69,645
Young Students Outside Scotland Bursary	147	281	384	428	319	189	60	11	<5	-
Mature Students Grant	-	-	-	-	-	-	-	-	-	-
Student Outside Scotland Bursary	-	-	-	-	1,024	1,703	2,578	2,700	2,741	2,605
Independent Students Bursary									17,066	15,467
Dependants Grant	15,394	14,599	940	882	773	697	637	642	618	626
Lone Parents Grant	4,401	4,130	3,748	3,632	3,498	3,427	3,109	2,900	2,831	2,777
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	2,188	2,075	-	-	-	-	-	-	-	-
Disabled Students Allowance	5,128	5,429	6,512	7,031	7,552	8,059	8,816	8,872	8,438	9,022
Adhoc Payments	246	175	118	114	121	92	87	67	98	320
Adjustment Payments	16	27	29	15	38	38	35	64	60	-
Two Homes Grant	182	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, 2002-03 to 2011-12**

	<b>Number of Students</b>	<b>Amount (£1000s)</b>
<b>Total</b>	<b>4,495</b>	<b>9,022</b>
Autistic spectrum disorder	95	253
Deaf / blind	30	216
Dyslexia	2,755	3,962
Hearing impairment	110	576
Language or speech disorder	<5	<5
Learning disability	35	66
Mental health problem	260	433
Other	690	1728
Other moderate learning difficulty	15	43
Other specific learning difficulty (e.g. numeric)	10	12
Physical health problem	150	501
Physical or motor impairment	120	631
Social, emotional and behavioural difficulty	15	39
Visual impairment	140	466
Missing	60	96

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, 2011-12**

	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 (£)
<b>Total</b>	<b>133,990</b>	<b>4,255</b>	<b>55,685</b>	<b>1,860</b>	<b>125,790</b>	<b>1,775</b>	<b>80,875</b>	<b>3,015</b>
< £10k	11,460	6,440	10,655	2,420	10,640	1,655	8,705	3,490
£10,000 - £19,999	13,640	6,350	12,675	2,435	12,725	1,695	9,910	3,450
£20,000 - £29,999	10,560	5,550	9,650	1,590	9,910	1,720	7,665	3,420
£30,000 - £39,999	8,475	4,930	3,790	565	8,030	1,755	7,020	3,640
£40,000 - £49,999	6,295	4,335	385	1,240	6,005	1,785	5,655	2,840
£50,000 - £59,999	4,285	3,590	195	1,530	4,090	1,815	3,935	1,945
£60,000 - £69,999	2,370	3,080	100	1,375	2,275	1,845	2,150	1,380
£70,000 - £79,999	1,275	2,965	55	2,005	1,210	1,890	1,150	1,190
£80,000 - £99,998	1,115	2,880	50	1,305	1,080	1,935	1,000	1,060
£99,999 and above	905	2,940	35	1,500	870	2,020	795	1,075
Income not declared/required	54,075	2,215	2,925	2,135	52,260	1,860	15,935	1,010
Exempt from Parental/Spousal Contribution	19,530	6,665	15,170	1,440	16,695	1,610	16,955	4,805

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

**Table 13: Students receiving support from SAAS in 2011-12, Institution location, type of institution & level of support**

		2011-12					
		Award		Fees		Loans	
		Students in receipt	Total Amount Paid (£1000s)	Students in receipt	Total Amount Paid (£1000s)	Students Entitled	Total Allocation (£1000s)
<b>Total</b>	<b>Total</b>	<b>55,685</b>	<b>103,435</b>	<b>125,790</b>	<b>222,965</b>	<b>80,875</b>	<b>243,905</b>
	HEI	37,135	70,445	98,290	186,940	60,875	171,255
	College	18,410	32,745	27,275	35,605	19,785	71,840
	Other institution	140	245	225	415	215	810
<b>Scotland</b>	<b>Total</b>	<b>53,995</b>	<b>100,005</b>	<b>122,470</b>	<b>212,055</b>	<b>77,325</b>	<b>233,680</b>
	HEI	35,600	67,300	95,170	176,690	57,580	161,955
	College	18,290	32,535	27,110	35,085	19,600	71,235
	Other institution	105	170	185	285	145	490
<b>Outwith Scotland</b>	<b>Total</b>	<b>1,690</b>	<b>3,430</b>	<b>3,320</b>	<b>10,910</b>	<b>3,550</b>	<b>10,225</b>
	HEI	1,540	3,145	3,120	10,255	3,290	9,300
	College	115	210	160	525	185	605
	Other institution	35	75	40	135	70	320

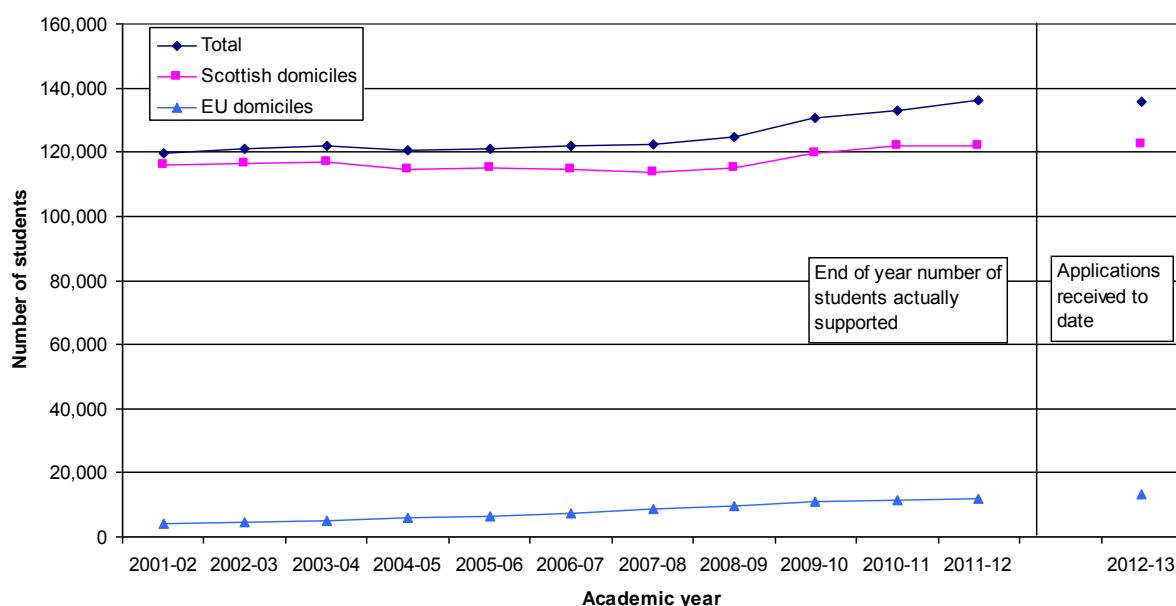
Please see section 13 in Notes associated with Tables section, on page 26

### Early analysis of applications for 2012-13 session

The previous tables in this publication have focussed on the information that is available at the end of 2011-12. It is also useful to have an early indication of applications received to date in 2012-13. Figure 7 shows the actual numbers of students supported from 2001-02 to 2011-12, with interim figures based on the number of applications that have been received so far for 2012-13 session.

There are a number of factors that will affect the number of students that are actually supported in 2012-13. 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 2012-13 and the amounts paid will be published at the end of the session.

**Figure 7: Numbers of students supported by SAAS by domicile in 2010-11 and 2011-12 and applications received to date for 2012-13**



**Table 14: Numbers of students supported by SAAS in 2010-11 and 2011-12 and interim numbers for 2012-13**

	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	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 2010-11. Official Statistics**

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

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

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

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.

**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 – 2010-11. Official Statistics**

	Discretionary Fund		Childcare Fund	
	Instances of Assistance	Amounts issued by institutions (£1000s) <sup>2</sup>	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

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 2011-12. 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

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 2011-12. Official Statistics**

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

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 2011-12 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.
6	„Full fees' refer to the normal public fee rates. In 2011-12 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.
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 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.
8	Student loan entitlement is calculated by SAAS but the Student Loans Company extends the loan and collects repayments. SAAS hold information on entitlement and

	<p>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>
<b>9 &amp; 10</b>	<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>
<b>11</b>	<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:  <a href="http://www.scotland.gov.uk/Publications/2011/10/25133537/0">http://www.scotland.gov.uk/Publications/2011/10/25133537/0</a></p>
<b>12</b>	<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>
<b>13</b>	<p>See notes for Table 3.</p>
<b>15</b>	<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>
<b>16</b>	<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 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>
<b>17 &amp; 18</b>	<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 know 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 Dependents 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

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 2011-12 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 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 2011-12’ gives financial information on outlay and repayments through the SLC and is available here: <http://www.slc.co.uk/media/333183/slcsfr042012.pdf>

An official statistics publication „Income Contingent Loans by Repayment Cohort and Tax Year 2000/01 to 2010/11’ 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/333195/slcosp052012.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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