

Discretionary Funds

If you are already getting all the money you are entitled to, and you are still having financial difficulties, you can apply to your college or university for help from their discretionary fund. Contact the student support services team at your college or university.

Applying online

Applying online is quick and easy. Our system guides you through the application form and tells you if there is any essential information you have missed. Once you have completed your first application online, the system saves all your information. This means you only have to update any changes in following years. The benefit of online applications for SAAS is that we can deal with electronic information faster and more securely.

What you need to apply online

- A current email address
- Your SAAS reference number if you've applied before
- Your national Insurance number
- Your bank sort code and account number
- Your institution and course details

It is important that you keep your username and password safe. You will need these again to use our online services.

Where to apply

You can apply online for your full support (fees, loans, bursary and grants) on our website at www.saas.gov.uk

If you have already applied for some support for this year (e.g. fees only) and want to apply for additional support, please contact our General Enquiry Unit for further information on 0845 111 1711 or email www.saas.gov.uk/contact.htm

This leaflet was correct at the time of print. Figures are based on those for the academic session 2008/2009.

www.saas.gov.uk

www.saas.gov.uk

Gyleview House
3 Redheughs Rigg
Edinburgh
EH12 9HH

Phone: 0845 111 1711
Email: www.saas.gov.uk/contact.htm

www.saas.gov.uk

**Student Awards Agency
for Scotland**

SAAS

**Are you getting all the
money you are entitled to?**

This leaflet gives you advice and guidance on how SAAS may be able to help you if your household income has reduced.

www.saas.gov.uk

Are you entitled to additional financial support?

Are you getting all the financial support you're entitled to?

In the current climate, it is more important than ever that students are aware of their financial situation and claim all the government support they are entitled to.

What support is available?

Eligible students taking a full-time course at HNC level and above at colleges and universities throughout the UK can apply for help with their tuition fees, living costs with student loans, a non-repayable bursary, lone parent grant, childcare and travel expenses. The amount of support you can apply for depends partly on your and your family's income.

If you're not sure what you are entitled to, visit our website at www.saas.gov.uk for further information. You can also speak to our advisors on 0845 111 1711. Alternatively, all colleges and universities have student advisors and welfare officers who can offer you help and advice.

Have your financial circumstances changed?

If your or your family's income has changed during this academic year then you could be entitled to more support. We reassess cases where the household income has reduced by 15% or more since the last tax year.

If your family's income has dropped due to circumstances outwith your control, you may be entitled to more money. Examples include:

- self employed and income has dropped due to the current financial climate
- redundancy
- a change of job and income has dropped by 15% or more
- have been required to reduce hours by employer

If your household income has gone down for reasons such as these, you can complete an estimate income form and we will reassess your award to see if you are entitled to more money. To get a form, email www.saas.gov.uk/contact.htm or phone 0845 111 1711. We will ask for some proof, e.g. P45, letter from employer.

Examples of reassessing living cost support due to a fall in income (examples are based on young students living away from home during term-time)

Example 1:

Household income £75,000, student receives a loan of £890.

Income drops to £50,000.

Student now entitled to £1,525 of a loan.

Example 2:

Household income £75,000, student receives a loan of £890.

Income drops to £35,000.

Student now entitled to £3,205 of a loan.

Example 3:

Household income £47,000, student receives a loan of £1,872.

Income drops to £29,000.

Student now entitled to a loan of £3,104 and a non-repayable bursary of £768.

Example 4:

Household income £32,000, student receives a loan of £3,302 and a non-repayable bursary of £236.

Income drops to £26,000.

Student now entitled to a loan of £2,904 and a non-repayable bursary of £1,301.

Example 5:

Household income £29,000, student receives a loan of £3,104 and a non-repayable bursary of £768.

Income drops to £20,000.

Student now entitled to a loan of £2,144 and a non-repayable bursary of £2,366.