



**Enrolment, tuition fees and  
loans information 2020/21**

# Enrolment, tuition fees and loans

## Tuition fees – HNC/HND/Degree courses

- If you have not yet applied for your tuition fees please do so **as soon as possible** to the appropriate awarding body.
- If you have not yet received confirmation of tuition fee payment, for example, you applied late, please ensure you bring the letter of award to the Education Office as soon as you receive it.
- If you have not applied for fees and are unsure of the procedure, please contact the Education Office for assistance.
- You can apply for your Student Loan at the same time as Tuition Fees.

## Eligibility

Eligible Scottish students studying full-time do not need to pay tuition fees. To qualify as a Scottish student, you must meet all the following conditions:

1. You normally live in Scotland on the first day of the first academic year of the course
2. You've been living in the UK for three years before starting your course
3. You're a UK national or have 'settled status' (no restrictions on how long you can stay)

**Important note:** If you do not meet all the above three conditions, you may still be eligible for some elements of support if you meet the requirements of one of the other UK residency categories listed:

- You're an EU national, or family member of an EU national
- You're a refugee
- You're under humanitarian protection (as a result of a failed application for asylum)
- You're a migrant worker
- You're a child of a Swiss national
- You're a child of a Turkish worker
- You're a Syrian Refugee (VPRS)

You must also normally be living in Scotland on the first day of the first academic year of the course. **Higher Education students** must apply via SAAS for their tuition fees. If you do not apply, you will have to pay this yourself.

If you have studied at HNC/D/degree level before SAAS may not pay your fees.

## Where do I Apply/Who do I Contact?

If you have been a resident in Scotland for the last 3 years and your course is HNC, HND or degree level then you should apply to SAAS (Students Awards Agency for Scotland). A good source of information and application details/form is the SAAS web site, <http://www.saas.gov.uk>, the General Enquiry Unit can be contacted on 0300 555 0505.

If you have been resident in Scotland for the last 3 years and your course is a National Certificate level (e.g. Diploma in Agriculture – Year 1) then you should apply to your Education Department at your local Council.

If you are resident in England, Wales or Northern Ireland, contact details are listed below:

Resident in:	Web Address:	Telephone:
England	<a href="http://www.direct.gov.uk/studentfinance">http://www.direct.gov.uk/studentfinance</a>	0300 100 0607
Wales	<a href="http://www.studentfinancewales.co.uk">http://www.studentfinancewales.co.uk</a>	0300 200 4050
Northern Ireland	<a href="http://www.studentfinancenir.co.uk">http://www.studentfinancenir.co.uk</a>	0300 100 0077

If you are a resident of a European Union Member State then you are eligible to apply to SAAS.

If you are an overseas student or self-funding then you will be asked to complete a **Certificate of Self-funding Liability form** and you will be invoiced in due course. You can pay in instalments

over the year, details available from Education Office.

**YOU MUST RE-APPLY FOR TUITION FEES EACH YEAR OF STUDY**

## STUDENT LOANS: Student Loans Company (SLC) – Loan Payments

- Have you applied to the Student Loans Company (SLC) for a loan?  
<http://www.slc.co.uk/>
- Has your application been processed?
- Have you received your Payment Schedule Letter (i.e. confirmation of your loan)?
- Have you enrolled with SRUC?

The amount of student loan you can borrow is “income assessed” so it depends on your “household income” The maximum loan available is £6750.00 a year.

If the answer to these questions is YES then your first loan payment will be put direct into your bank account by BACS (Bankers Automated Clearing System) within 2/3 working/banking days **following your enrolment and first day of attendance for Academic Session.** The loan payment may be delayed if SLC do not have notification of your National Insurance Number and Bank account details. If you do not have a bank account then you MUST set-up a bank account as soon as possible and inform SLC of the details.

You have to pay your student loan back once you have graduated and are working. You only have to pay it back once you are earning over a certain amount known as the “salary threshold”. How much you pay a month depends on how much you earn.

Taking out a student loan does not affect your credit rating, it does not show up on any report when you apply for a mortgage, credit cards or loans in the future.

As per Tuition Fees – **YOU MUST RE-APPLY FOR STUDENT LOAN EACH YEAR OF STUDY.**



# SRUC

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