

# Scottish Loans an Enhanced Service

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# Agenda

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# Roles & Responsibilities

The Student Awards Agency Scotland (SAAS) administer tuition fees, bursaries and living cost grants to students. We also assess applications for student loans, the Student Loans Company (SLC) are responsible for payment and repayment of the loans



## Student:

Assess and process applications for student financial support  
Pay tuition fees, bursaries, and living cost grants to Scottish students studying in the UK  
Provide information to prospective students, on our website, social media channels, marketing campaigns and at outreach funding awareness events

# Roles & Responsibilities



## HEP:

SAAS will ensure HEPs have the knowledge and guidance necessary to support Scottish students. This includes providing IAG

We will ensure HEP staff have clear lines of communication with SAAS.

# Roles & Responsibilities



## SLC:

Meet the commitments of the SLC/SAAS Service Agreement ensuring the SLC have accurate data in order to pay students their loan support on behalf of SAAS

Working collaboratively with the SLC to improve the student experience for Scottish students

# Roles & Responsibilities

Pay the right amount of support to the right people at the right time and ensure repayment of the right amount of Income Contingent Repayment loan balances at the right time



Student Loans Company



## Student:

Pay maintenance loans, bursaries, grants to students

Contact point for students re payment schedule, missing payments, updating personal details

Collection of loan repayments

# Roles & Responsibilities



## HEP:

Manage the two-way service interactions between SLC and HEPs

Process HEP data to enable timely payments of loans, tuitions fees, grants / bursaries

Implement operational assurance and controls

Provide student finance IAG

Deliver an engagement programme which includes training and information and guidance events

# Roles & Responsibilities



## SAAS:

Deliver the functions set out in the Appointment Letter that SLC will exercise on behalf of Scottish Ministers

Meet the commitments of the SLC/SAAS Service Agreement which enables SLC to pay students their loan support on behalf of SAAS

Working collaboratively with SAAS to improve the student experience for Scottish students



# Developing the Service – High Priority



Data  
Validation

maintain  
accurate  
student data



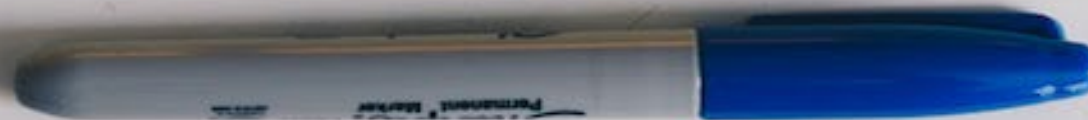
Exception  
Cases

reduce  
pends and  
faster  
resolution



Mobile Number  
/ Email Address

improved  
student  
communication



# Developing the Service – student experience



- Improved IAG
- Coordinated communications & campaigns
- Improved query resolution
- Emergency stop notifications
- Bursary process improvements

# Developing the Service – HEP experience

Better utilisation of data  
Avoid process duplication



# Discussion

- What are the key operational challenges facing HEPs?
- What are the service improvements you would like to see?
- What feedback do you receive from students on the service from SLC and SAAS?



# Undergraduate Funding Changes

- Uplift of £900 across the Undergraduate support package
- Increase to student loan for those receiving the young/independent/estranged bursary
- Care experienced bursary increased to £9000



# Young Students

Household income	Bursary	Loan	Total
£0 to £20,999	£2,000	£7,000	£9,000
£21,000 to £23,999	£1,125	£7,000	£8,125
£24,000 to £33,999	£500	£7,000	£7,500
£34,000 and above	£0	£6,000	£6,000



# Independent Students

Household income	Bursary	Loan	Total
£0 to £20,999	£1,000	£8,000	£9,000
£21,000 to £23,999	£0	£8,000	£8,000
£24,000 to £33,999	£0	£7,500	£7,500
£34,000 and above	£0	£6,000	£6,000



# Estranged Students

- An estranged student is someone who no longer has contact with their parents or legal guardians due to a permanent breakdown in their relationship (isolated instances for contact will be considered on a case-by-case basis)
- Estranged students are eligible to receive a non-income assessed support package in the form of a **£1,000** Estranged Student Bursary and living cost loan **£8,000**

**£1,000**

Estranged Student Bursary

**£8,000**

Living cost loan





# Estranged Students

- We have introduced a bespoke funding application route for estranged students in the form of an Estranged Student Bursary which will promote awareness that there is support available to estranged students
- The SAAS Award Notice will be updated to suggest estranged students make their institution aware of their status so that they may access any additional support available to them



# Residency Consultation

- The Scottish Government is currently carrying out a formal consultation on changes to the residency criteria for Higher Education which will effect SAAS residence criteria for students beginning their studies in session 2023-2024
- The results of the consultation and further information on the changes to the residency criteria for session 2023-2024 will be available in April/May



# British nationals in Ukraine and Afghanistan

## Evacuated or assisted British nationals from Afghanistan – Home Tuition fees and student support

1. British nationals and their family members who have been evacuated or required assistance to leave Afghanistan during the period known as ‘Operation Pitting’; **and**
2. ordinarily resident in the UK since first arriving from Afghanistan; **and**
3. ordinarily resident in Scotland on the relevant date

## UK nationals who have fled Ukraine as a result of the Russian invasion – Home Tuition fees and student support

1. UK nationals and their family members who have left Ukraine in connection with the Russian invasion and since arrived in the UK; **and**
2. ordinarily resident in the UK since first arriving from Ukraine; **and**
3. ordinarily resident in Scotland on the relevant date



# Tuition Fees

- Eligible undergraduate students who attended a course of study in 2021-22 and/or 2022-23 AY will be entitled to a reimbursement of the normal £1,820/£1,285 tuition fee
- Eligible postgraduate students will be entitled to a reimbursement of the normal tuition fee, up to £5,500, as a hardship assessment
- SAAS will arrange to pay this to universities who should then reimburse that sum to individual students



# Postgraduate Funding Changes

- Tuition fee loan increase to £7,000 (uplift of £1,500)
- Postgraduate support will be extended to eligible courses in the rest of the UK, rather than just those where there is no equivalent available in Scotland
- Postgraduate support will also be extended to courses at validated private providers throughout the UK



# Question Time



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