

Full-Time Courses

- **If your home is in Scotland**, your tuition fees are normally paid by the Students Awards Agency for Scotland (SAAS) and you can apply for a student loan to help you with your living expenses. For full details visit www.saas.gov.uk
- **If your home is in the rest of the UK** (England, Wales or Northern Ireland) you can normally apply for loans and grants to cover your tuition fees and living costs through your regional student finance department.
 - Visit <https://www.gov.uk/student-finance> if you live in England
 - Visit www.studentfinancewales.co.uk if you live in Wales
 - Visit www.studentfinancenir.co.uk if you live in Northern Ireland
- **If your residual family income is £25,000 or less** each year a UHI RUK bursary may apply, visit <http://www.uhi.ac.uk/en/studying-at-uhi/first-steps/how-much-will-it-cost/funding/ruk-bursary>
- **If you are an EU national or a national from outside the EU** you might still be able to receive help with your tuition fees and living expenses. For details visit: www.saas.gov.uk there may be other funding opportunities available for international students, visit www.uhi.ac.uk/international

Part-Time Courses

If you study on a part-time basis you will be expected to pay your course fees. However, in some circumstances it may be possible to receive help towards the cost of your part-time study as indicated below:

SAAS Part Time Fee Grant

It may be possible to use funding from a SAAS Part-Time fee Grant (PTFG) to pay for or contribute towards course fees. In order to be eligible individuals must be over 16, ordinarily resident in Scotland, earning less than £25,000 per year, studying a part-time Higher Education course (e.g. HNC and above) at levels 7-10 of the Scottish Credit Qualifications Framework (SCQF) and completing between 30-119 SCQF credits per academic year and not receiving support from any other government scheme. For details visit: https://www.saas.gov.uk/part_time/index.htm

SDS Individual Training Accounts (ITA)

You could receive up to £200 towards a single course or training episode per year. ITA funding could be right for you if you are:

- 16 or over, not in education or involved in any other SDS funded programme
- Unemployed and looking to get back into work
- Employed in a low-income job and looking to progress your career
- Resident in Scotland

For more information visit: <https://www.myworldofwork.co.uk/learn-and-train/sds-individual-training-accounts-ita>

Employment

If students are in employment, their employer may be willing to sponsor them and make a contribution towards their fees.

Self-Funding

Students who pay for their own course fees will be issued with an invoice for the full course fee at the point of enrolment or as soon as possible thereafter.

Payment of Fees

The payment of fees is the responsibility of the student. In the event of a student's sponsoring authority (eg SAAS, employer or other funder or a parent or guardian) failing to make payment, the student will be held personally liable for payment. Any student having financial difficulties in paying fees or other costs relating to studying at the university should contact our Student Funding Adviser either by telephone 01856 569202, email: nancy.chalmers@uhi.ac.uk or in person Mon-Thu 9am to 5pm.

Please visit the UHI website for more information on undergraduate funding:

Undergraduate - <http://www.uhi.ac.uk/en/studying-at-uhi/first-steps/how-much-will-it-cost/funding>

Postgraduate Funding Arrangements 2019-20

For 2019-20, eligible full time Scottish domiciled students will be allowed to borrow up to £5,500 for fees and £4,500 for living costs. Full time students would receive all the living costs loan money in one academic year and their academic institution would receive all the fee loan money. Part-time students are eligible to receive the fee loan element only which would be paid to the academic institution over two years. If the total tuition fee charge is higher than the total £5,500, the student has to pay the difference, and if it is less, the student will only be allowed to borrow the actual amount of the tuition fee.

From session, 2019-2020 SAAS will provide tuition fee loans, living cost loans and DSA support for eligible students undertaking eligible Research Masters courses. See the following for further details:

https://www.saas.gov.uk/forms_and_guides/postgraduate.htm

<https://news.gov.scot/news/access-to-financial-support-for-students-expanded>

http://www.saas.gov.uk/full_time/pg/eligibility.htm

The living-cost loan is not available to part-time postgraduate students or EU nationals coming to Scotland to study.

Postgraduate students in receipt of SAAS tuition fee loans will be liable for repayment of the full loan to SAAS if they withdraw (or change mode of study from full time to part time) after 1 December. Those who withdraw before the 1 December will not be liable for tuition fees. A £100 administrative charge will be made..

Please visit the UHI website for more information on postgraduate funding:

<http://www.uhi.ac.uk/en/studying-at-uhi/first-steps/how-much-will-it-cost/tuition-fees-postgraduate>

For English domiciled students visit: <https://www.gov.uk/postgraduate-loan>

For Welsh domiciled students visit: <https://www.studentfinancewales.co.uk/postgraduate-students/postgraduate-master-s-finance.aspx>

For NI domiciled students visit: <https://www.studentfinancenl.co.uk/types-of-finance/postgraduate/northern-ireland-student/#main>

Student Support – Discretionary and Childcare Funds

HE Discretionary Fund

The fund is intended to provide financial help to students whose access to or continuance in higher education may be inhibited by financial considerations. It can be used to assist to fund accommodation, travel, living costs, etc for students who can demonstrate that they are in genuine hardship.

HE Childcare Fund

This fund is for childcare only. The childcare must be registered.

Application forms for the above funds are available from Orkney College's Reception and from the website <http://www.uhi.ac.uk/en/studying-at-uhi/first-steps/how-much-will-it-cost/funding/bursaries-and-special-funds>

The information contained in this leaflet offers a general guidance only and is subject to external guidelines and rules and may therefore be subject to change.