

Is it worth it?

Research indicates that the earnings of graduates are about 15% higher than non-graduates within five years of graduation, rising to about 20% within ten years. **You are investing in your own future** - as a graduate you're likely to earn more throughout your lifetime.

For more information please contact SAC or:

Department for Education and Skills:
www.dfes.gov.uk

The Student Loans Company:
www.slc.co.uk

The Student Awards Agency for Scotland (SAAS):
www.saas.gov.uk

Student Finance:
www.studentfinance.direct.gov.uk

Aim Higher
www.aimhigher.ac.uk

Students from Wales can also consult:
www.studentfinancewales.co.uk

Students from Northern Ireland can also consult:
www.deni.gov.uk



Contact us: Recruitment and Admissions Office,
SAC Ayr, Auchincruive Estate, Ayr KA6 5HW

T: 0800 269 453 E: recruitment@sac.ac.uk
www.sac.ac.uk/learning



SAC

Scottish Agricultural College



Fees and Funding Information for

Students from
England, Wales and
Northern Ireland
Studying in Scotland

2007/8

www.sac.ac.uk/learning

SAC is Scotland's Land-Based
Higher Education College. For
further information or advice
please contact us on:

0800 269 453

Supporting the
land-based industries
for over a century



SAC

This guide is aimed at students from England, Wales and Northern Ireland who wish to study at SAC, commencing their studies in 2007.

Whilst every effort has been made to ensure that the information given here is accurate, the area of student finance and funding is ever-changing, so please check with both the DfES and Student Loans Company for confirmed details.

Tuition costs for young students (2007)

Students who reside in England, Wales or Northern Ireland and wish to study in Scotland will be affected by both the funding proposals of the Scottish Executive and the arrangements in their own country.

Unlike other UK institutions that can charge up to £3070 per year, there are no variable tuition fees in Scotland. Instead, students pay a flat-rate tuition fee of £1,735 for each year of their course (remembering that in Scotland a general degree course lasts for 3 years and an Honours degree course lasts for 4). This fee is not means-tested. The means to pay this tuition fee is provided by the student's local education authority - for example, students from England will have **access to a fee loan to cover this cost**, which will be repayable in the same way as a student loan. This is likely to be the case for students from Northern Ireland. Students from Wales should seek guidance from their local authority.

Unlike students from Scotland and the EU, students from England, Wales and Northern Ireland will not have to pay into the graduate endowment after their course has finished.

Living Costs

Low interest student loans are available to help with living costs.

Students must apply to their local awards agency (usually a Local Education Authority) which will provide the necessary paperwork. The Student Loans Company then pays the loan once students have requested the loan amount.

Students from England and Wales will be entitled to receive the same means-tested non-repayable maintenance grant they would receive if they were studying in England. Students from Wales may also be entitled to receive an Assembly Learning Grant.

Students from Northern Ireland may receive income-assessed bursaries from their local authority.

The current maximum loan per year for a student living away from home and studying outside London is £4,510.

Interest payable on your student loan is linked to inflation so the amount repaid will be worth the same amount in real terms as the amount borrowed.

Repayment of your student loan starts in the April of the year after your course has finished, but only if you are earning above a certain amount (currently £15,000).

Other sources of income which may be available to you include travel allowances and supplementary grants for students with dependants and/or disabilities.

If you have any further enquiries or require more advice, please contact a member of our student recruitment team and we will do our best to help you. Phone: 0800 269 453